

1999 ANNUAL REPORT  
OF THE  
BUREAU OF FINANCIAL  
INSTITUTIONS

State Corporation Commission

Commonwealth of Virginia

Banks  
Credit Unions  
Savings Institutions  
Trust Companies

OPERATING IN VIRGINIA AT THE CLOSE OF BUSINESS  
DECEMBER 31, 1999



FROM REPORTS FILED IN THE  
BUREAU OF FINANCIAL INSTITUTIONS

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**STATE CORPORATION COMMISSION**

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THEODORE V. MORRISON, JR., Chairman

I. CLINTON MILLER

HULLIHEN WILLIAMS MOORE

JOEL H. PECK, Clerk of the Commission

**Report of the Bureau of Financial Institutions**

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Richmond, Virginia, December 31, 1999

TO THE STATE CORPORATION COMMISSION  
Richmond, Virginia

**GREETINGS:**

I have the honor to submit herewith the Annual Report of the Bureau of Financial Institutions for the year ended December 31, 1999.

Respectfully,

E. J. FACE, JR.  
Commissioner of Financial Institutions

**BUREAU OF FINANCIAL INSTITUTIONS**

E. J. FACE, JR.  
Commissioner of Financial Institutions

**ADMINISTRATION AND FINANCE**

GERALD E. FALLEN  
Assistant Commissioner

**BANKS AND SAVINGS INSTITUTIONS**

JOHN M. CROCKETT  
Deputy Commissioner

**CONSUMER FINANCE**

SUSAN E. HANCOCK  
Deputy Commissioner

**CORPORATE STRUCTURE AND RESEARCH**

NICHOLAS C. KYRUS  
Deputy Commissioner

**CREDIT UNIONS**

GEORGE H. LATHAM  
Deputy Commissioner

OFFICERS THROUGH WHOM THE STATE CORPORATION COMMISSION  
HAS ADMINISTERED THE BANKING LAWS*Chief Examiner of Banks*

C. C. BARKSDALE, June 15, 1910 to February 15, 1919  
JOHN T. GARRETT (Acting), February 16, 1919 to March 9, 1919  
J. H. PINNER, March 10, 1919 to April 30, 1919  
F. B. RICHARDSON, May 1, 1919 to July 31, 1923  
M. E. BRISTOW, August 1, 1923 to July 14, 1927

*Chief Deputy to the Commissioner of Insurance and Banking*

M. E. BRISTOW, July 15, 1927 to January 15, 1930

*Commissioner of Insurance and Banking*

M. E. BRISTOW, January 16, 1930 to June 20, 1938

*Commissioner of Banking*

M. E. BRISTOW, June 21, 1938 to January 31, 1939  
MILTON R. MORGAN, February 1, 1939 to January 15, 1951  
LOGAN R. RITCHIE, January 16, 1951 to June 30, 1965  
THOMAS D. JONES, JR., July 1, 1965 to May 2, 1973  
RALPH S. JESSEE (Acting), May 3, 1973 to January 24, 1974  
THOMAS D. JONES, JR., January 25, 1974 to May 7, 1975  
RALPH S. JESSEE (Acting), May 8, 1975 to December 14, 1976  
THOMAS D. JONES, JR., December 15, 1976 to May 31, 1977  
SIDNEY A. BAILEY, June 1, 1977 to June 30, 1978

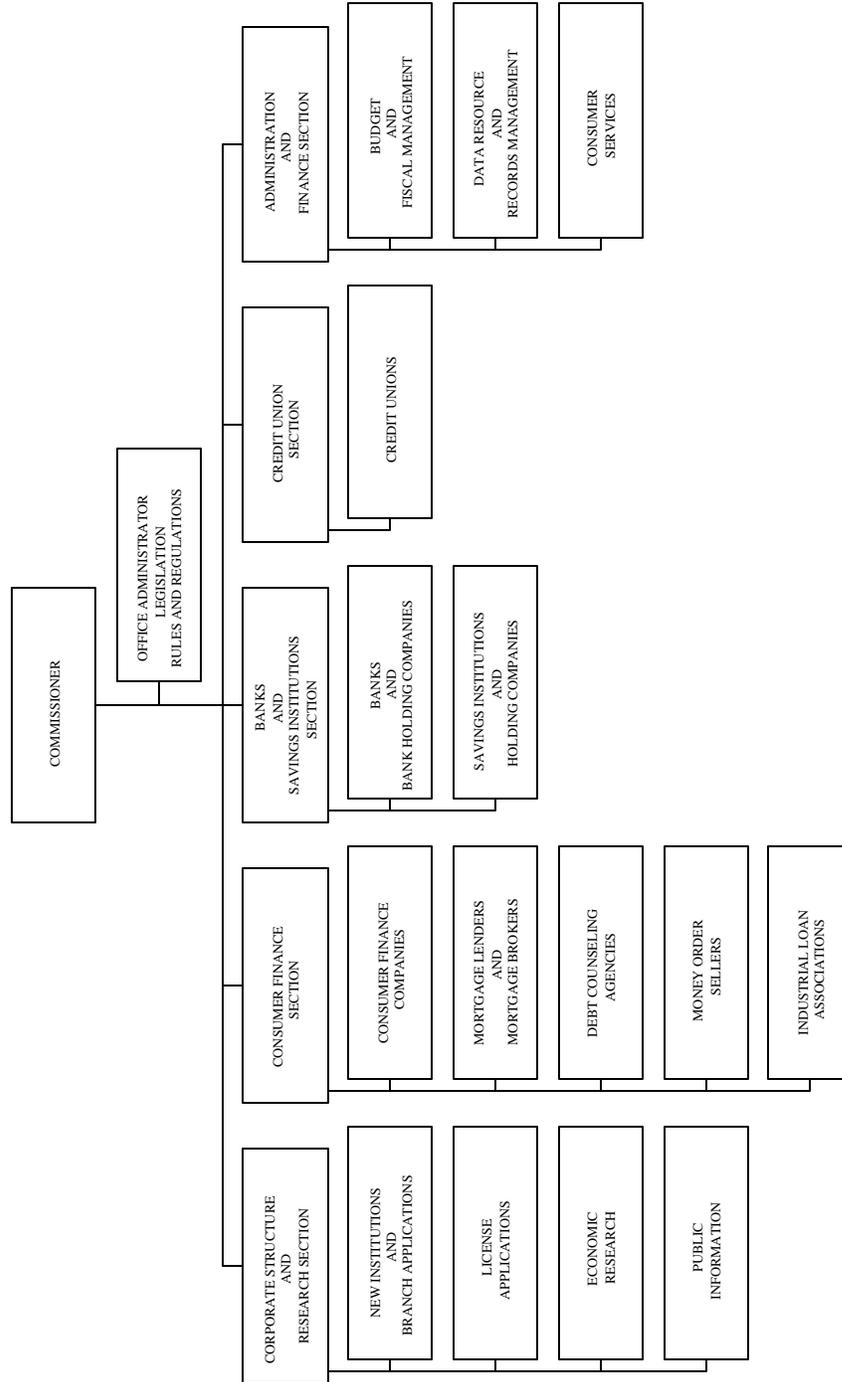
*Commissioner of Financial Institutions*

SIDNEY A. BAILEY, July 1, 1978 to June 30, 1997  
E. J. FACE, JR., July 1, 1997 to Date

## LEGAL HOLIDAYS

In each year, the first day of January (New Year's Day), the third Monday in January (Lee-Jackson-King Day), the third Monday in February (George Washington Day), the last Monday in May (Memorial Day), the fourth day of July (Independence Day), the first Monday in September (Labor Day), the second Monday in October (Columbus and Yorktown Victory Day), the eleventh day of November (Veterans Day), the fourth Thursday in November and the Friday next following (Thanksgiving), the twenty-fifth day of December (Christmas Day), or whenever any of such days shall fall on a Saturday, the Friday next preceding such day, or whenever any of such days shall fall on Sunday, the Monday next following such day, and any day so appointed by the Governor of this Commonwealth or the President of the United States, shall be a legal holiday as to the transaction of all business (Title 2.1, Chapter 3, Code of Virginia).

ORGANIZATIONAL CHART  
BUREAU OF FINANCIAL INSTITUTIONS





CONSOLIDATED REPORT OF CONDITION - VIRGINIA STATE BANKS  
DECEMBER 31, 1998 & 1999 (IN THOUSANDS OF DOLLARS)

	December 31, 1998 122 State Banks 1,266 Branches	December 31, 1999 112 State Banks 1,324 Branches
<b>ASSETS</b>		
Cash and balances due from depository institutions .....	\$ 2,778,802	\$ 2,802,156
Noninterest-bearing balances and currency and coin .....	2,225,302	2,557,015
Interest-bearing balances .....	553,500	245,141
Securities .....	12,705,860	13,310,284
Federal funds sold & securities purchased under agreement to resell .....	0 1,608,120	0 654,324
Loan and lease financing receivables:		
Loans and leases, net of unearned income .....	43,703,524	47,604,999
LESS: Allowance for loan and lease losses .....	729,020	790,167
LESS: Allocated transfer risk reserve .....	0	0
Loans and leases, net of unearned income and allowance for losses .....	42,974,504	46,814,832
Assets held in trading accounts .....	3,179	0
Premises and fixed assets (including capitalized leases) .....	1,082,739	1,215,683
Other real estate owned .....	81,924	55,776
Investments in unconsolidated subsidiaries and associated companies .....	0 1,541	0 18,958
Customers' liabilities to banks on acceptances outstanding .....	12,191	6,487
Intangible assets .....	538,463	677,648
Other assets .....	2,150,742	2,085,165
<b>TOTAL ASSETS .....</b>	<b>\$ 63,938,065</b>	<b>\$ 67,641,313</b>
<b>LIABILITIES</b>		
Deposits:		
In domestic offices	\$ 42,712,237	\$ 44,082,329
(1) Noninterest-bearing .....	7,223,092	7,792,299
(2) Interest-bearing .....	35,489,145	36,290,030
In foreign offices, Edge and Agreement subsidiaries, and IBFs .....	12,822	52,893
(1) Noninterest-bearing .....	560	1,604
(2) Interest-bearing .....	12,262	51,289
Federal funds purchased and securities sold under agreement to repurchase .....	5,938,925	7,073,307
Demand notes issued to the U.S. Treasury .....	178,958	1,282,710
Other borrowed money .....	7,611,485	7,095,286
Banks' liabilities on acceptances executed and outstanding .....	12,138	6,487
Notes and debentures subordinated to deposits .....	732,921	724,496
Other liabilities .....	1,184,604	1,576,156
<b>TOTAL LIABILITIES .....</b>	<b>58,384,370</b>	<b>61,893,664</b>
<b>EQUITY CAPITAL</b>		
Perpetual preferred stock .....	0	7,350
Common stock .....	617,911	669,336
Surplus .....	1,586,622	1,805,837
Undivided profits and capital reserves .....	2,996,637	3,441,091
Unrealized gains(losses) on available-for-sale securities .....	352,394	(176,525)
Cumulative foreign currency translation adjustments .....	131	560
<b>TOTAL EQUITY .....</b>	<b>5,553,695</b>	<b>5,747,649</b>
<b>TOTAL LIABILITIES AND EQUITY CAPITAL .....</b>	<b>\$ 63,938,065</b>	<b>\$ 67,641,313</b>

CONSOLIDATED REPORT OF INCOME FOR VIRGINIA STATE CHARTERED BANKS  
AS OF DECEMBER 31 (IN THOUSANDS OF DOLLARS)

	1998	1999
INTEREST INCOME:		
Interest and fees on loans .....	\$ 3,932,056	\$ 4,313,539
Income from lease financing receivables .....	18,980	49,124
Interest on balances due from depository institutions .....	11,861	8,584
Interest and dividends on securities .....	759,116	801,544
Interest from assets held in trading accounts .....	491	88
Interest on federal funds sold and securities purchased under agreements to resell .....	80,131	58,476
TOTAL INTEREST INCOME .....	<u>4,802,635</u>	<u>5,231,355</u>
INTEREST EXPENSE:		
Interest on time certificates of deposit of \$100,000 or more .....	216,797	206,527
Interest on other deposits .....	1,157,478	1,113,733
Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs .....	1,270	976
Expense of federal funds purchased and securities sold under agreements to repurchase .....	224,927	324,207
Interest on demand notes issued to the U.S. Treasury and on other borrowed money .....	476,176	455,653
Interest on notes and debentures subordinated to deposits .....	41,672	57,273
TOTAL INTEREST EXPENSE .....	<u>2,118,320</u>	<u>2,158,369</u>
NET INTEREST INCOME .....	<u>2,684,315</u>	<u>3,072,986</u>
Provision for loan and lease losses .....	386,660	384,502
NONINTEREST INCOME:		
Income from fiduciary activities .....	73,819	110,954
Service charges on deposit accounts in domestic offices .....	249,505	277,003
Trading revenue .....	1,750	2,671
Other fee income .....	1,664,467	2,477,664
All other noninterest income .....	210,434	210,996
TOTAL NONINTEREST INCOME .....	<u>2,199,975</u>	<u>3,079,288</u>
Realized gains (losses) on held-to-maturity securities .....	176	192
Realized gains (losses) on available-for-sale securities .....	10,385	(53,198)
NONINTEREST EXPENSE:		
Salaries and employee benefits .....	836,242	937,928
Expenses of premises and fixed assets (net of rental income) .....	275,953	316,339
Other noninterest expense .....	1,843,243	2,664,105
TOTAL NONINTEREST EXPENSE .....	<u>2,955,438</u>	<u>3,918,372</u>
INCOME BEFORE INCOME TAXES AND EXTRA- ORDINARY ITEMS AND OTHER ADJUSTMENTS .....		
	<u>1,552,753</u>	<u>1,796,394</u>
APPLICABLE INCOME TAXES .....	548,436	635,620
INCOME BEFORE EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS .....	<u>1,004,317</u>	<u>1,160,774</u>
EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS NET OF INCOME TAXES .....		
	83	66,319
NET INCOME .....	<u>\$ 1,004,400</u>	<u>\$ 1,227,093</u>

**OPERATING RATIOS FOR ALL STATE CHARTERED BANKS FOR 1999**

CLASSIFICATION IN MILLIONS OF DOLLARS	Under 25	25- 50	50- 100	100- 250	250- 500	500- 1,000	Over 1,000	All Banks
NUMBER OF BANKS IN GROUP	5	13	21	46	14	7	6	112
SOURCE AND DISTRIBUTION OF INCOME:								
Percentage of Average Assets:								
INTEREST INCOME:								
Interest and fees on loans .....	2.68	4.31	5.29	5.75	5.78	5.03	6.98	6.55
Income from lease financing receivables .....	0.00	0.00	0.00	0.01	0.00	0.00	0.10	0.07
Interest on balances due from depository institutions.....	0.54	0.08	0.06	0.02	0.05	0.00	0.01	0.01
Interest and dividends on securities.....	1.35	1.30	1.34	1.25	1.33	1.62	1.15	1.22
Interest from assets held in trading accounts .....	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Interest on federal funds sold and securities purchased under agreement to resell .....	0.31	0.53	0.37	0.17	0.10	0.12	0.06	0.09
TOTAL INTEREST INCOME.....	4.88	6.22	7.06	7.20	7.26	6.77	8.30	7.94
INTEREST EXPENSE:								
Interest on time certificates of deposit of \$100,000 or more.....	0.23	0.43	0.44	0.42	0.46	0.33	0.27	0.31
Interest on other deposits .....	1.26	1.96	2.31	2.48	2.67	1.91	1.42	1.69
Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Expense of federal funds purchased and securities sold under agreement to repurchase .....	0.00	0.06	0.18	0.05	0.06	0.17	0.66	0.49
Interest on demand notes issued to the U.S. Treasury and other borrowed money.....	0.00	0.00	0.02	0.19	0.14	0.04	0.92	0.69
Interest on notes and debentures subordinated to deposits.....	0.00	0.00	0.00	0.00	0.00	0.00	0.13	0.09
TOTAL INTEREST EXPENSE .....	1.49	2.45	2.95	3.14	3.33	2.45	3.40	3.27
NET INTEREST INCOME .....	3.39	3.77	4.11	4.06	3.93	4.32	4.90	4.67
Provisions for loan and lease losses.....	0.39	0.48	0.19	0.27	0.37	0.12	0.72	0.58

**OPERATING RATIOS FOR ALL STATE CHARTERED BANKS FOR 1999**

CLASSIFICATION IN MILLIONS OF DOLLARS	Under 25	25- 50	50- 100	100- 250	250- 500	500- 1,000	Over 1,000	All Banks
<b>NONINTEREST INCOME:</b>								
Income from fiduciary activities.....	0.00	0.00	0.00	0.04	0.04	0.03	0.22	0.17
Service charges on deposit accounts in domestic offices.....	0.08	0.20	0.39	0.36	0.32	0.57	0.43	0.42
Trading revenue.....	0.00	0.00	0.00	0.00	(0.01)	0.00	0.01	0.00
Other fees.....	0.02	0.14	0.13	0.55	0.84	0.74	5.04	3.76
Other noninterest income.....	0.00	0.06	0.11	0.05	0.28	0.14	0.40	0.32
<b>TOTAL NONINTEREST INCOME .....</b>	<b>0.10</b>	<b>0.40</b>	<b>0.63</b>	<b>1.00</b>	<b>1.47</b>	<b>1.47</b>	<b>6.10</b>	<b>4.67</b>
Gains(losses) on securities .....	0.00	0.01	0.01	0.00	(0.04)	0.06	(0.12)	(0.08)
<b>NONINTEREST EXPENSE:</b>								
Salaries and employee benefits.....	1.61	1.96	1.66	1.49	1.75	1.80	1.33	1.42
Expenses of premises and fixed assets (net of rental income).....	0.50	0.57	0.51	0.41	0.45	0.44	0.50	0.48
Other noninterest expense .....	1.94	1.83	1.08	1.19	1.30	1.41	5.17	4.04
<b>TOTAL NONINTEREST EXPENSE.....</b>	<b>4.05</b>	<b>4.36</b>	<b>3.25</b>	<b>3.09</b>	<b>3.50</b>	<b>3.65</b>	<b>7.00</b>	<b>5.95</b>
<b>INCOME BEFORE INCOME TAXES AND EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS .....</b>								
	<b>(0.95)</b>	<b>(0.66)</b>	<b>1.31</b>	<b>1.70</b>	<b>1.49</b>	<b>2.08</b>	<b>3.16</b>	<b>2.73</b>
APPLICABLE INCOME TAXES.....	(0.13)	0.11	0.39	0.53	0.43	0.69	1.14	0.97
<b>INCOME BEFORE EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS.....</b>								
	<b>(0.82)</b>	<b>(0.77)</b>	<b>0.92</b>	<b>1.17</b>	<b>1.06</b>	<b>1.39</b>	<b>2.02</b>	<b>1.76</b>
<b>EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS NET OF INCOME TAXES .....</b>								
	<b>-0.20</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.14</b>	<b>0.10</b>
<b>NET INCOME .....</b>	<b>-1.02</b>	<b>-0.77</b>	<b>0.92</b>	<b>1.17</b>	<b>1.06</b>	<b>1.39</b>	<b>2.16</b>	<b>1.86</b>



**OPERATING RATIOS FOR ALL STATE CHARTERED BANKS FOR 1999**

CLASSIFICATION IN MILLIONS OF DOLLARS	Under 25	25- 50	50- 100	100- 250	250- 500	500- 1,000	Over 1,000	All Banks
<b>DISTRIBUTION OF LIABILITIES:</b>								
Percentage of Total Assets:								
Deposits:								
In domestic offices.....	50.15	79.37	84.43	84.08	85.62	85.03	57.49	65.17
Noninterest-bearing.....	7.73	14.48	16.38	11.79	12.09	13.61	11.03	11.52
Interest-bearing.....	42.42	64.89	68.05	72.29	73.53	71.42	46.46	53.65
In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	0.00	0.00	0.00	0.00	0.00	0.00	0.11	0.08
Noninterest-bearing.....	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Interest-bearing.....	0.00	0.00	0.00	0.00	0.00	0.00	0.11	0.08
Federal funds purchased and securities sold under agreements to repurchase.....	0.00	2.69	4.51	1.45	1.87	4.47	13.58	10.46
Demand notes issued to the U.S. Treasury.....	0.00	0.10	0.01	0.02	0.02	0.00	2.65	1.90
Trading liabilities.....	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other borrowed money.....	0.06	0.00	0.50	4.17	3.43	1.22	13.54	10.49
Banks' liabilities on acceptances executed and outstanding.....	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01
Notes and debentures subordinated to deposits.....	0.00	0.00	0.00	0.09	0.06	0.00	1.48	1.07
Other liabilities.....	0.94	0.37	0.72	0.67	0.71	0.78	2.97	2.32
<b>TOTAL LIABILITIES.....</b>	<b>51.15</b>	<b>82.53</b>	<b>90.17</b>	<b>90.48</b>	<b>91.70</b>	<b>91.50</b>	<b>91.83</b>	<b>91.50</b>
<b>DISTRIBUTION OF EQUITY CAPITAL:</b>								
Percentage of Total Assets:								
Perpetual preferred stock.....	0.00	0.00	0.00	0.00	0.17	0.00	0.00	0.01
Common stock.....	21.31	7.31	2.10	1.86	1.27	1.68	0.63	0.99
Surplus.....	25.85	8.71	3.00	2.03	2.03	2.08	2.79	2.67
Undivided profits and capital reserves.....	1.80	1.80	5.11	5.94	5.11	4.95	5.00	5.09
Net unrealized gains(losses) on available-for-sale securities.....	-0.11	-0.35	-0.38	-0.31	-0.28	-0.21	-0.25	-0.26
<b>TOTAL EQUITY CAPITAL.....</b>	<b>48.85</b>	<b>17.47</b>	<b>9.83</b>	<b>9.52</b>	<b>8.30</b>	<b>8.50</b>	<b>8.17</b>	<b>8.50</b>
<b>TOTAL LIABILITIES AND EQUITY CAPITAL.....</b>	<b>100.00</b>							
<b>OTHER RATIOS</b>								
Loans (net) to deposits.....	78.06	72.16	73.11	81.49	80.04	71.95	122.83	106.20
Noninterest-bearing deposits to total deposits.....	15.41	18.25	19.40	14.03	14.12	16.01	19.19	17.68
Bank premises to total equity.....	8.03	17.50	22.24	21.35	23.37	25.60	20.57	21.15
Total equity to total deposits.....	97.41	22.02	11.65	11.32	9.69	9.99	14.21	13.04
Equity and subordinated notes and debentures to assets.....	48.85	17.47	9.83	9.61	8.36	8.50	9.65	9.57

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1999  
PURSUANT TO THE BANKING ACT**

**NEW BANKS**

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
11/10/98	Towne Bank	5716 High Street City of Portsmouth, VA	Approved 02/12/99
11/18/98	Southern Community Bank & Trust	13531 Midlothian Turnpike Midlothian, Chesterfield County, VA	Approved 06/15/99
02/26/99	Bank of the James	615 Church Street City of Lynchburg, VA	Approved 05/28/99
05/03/99	Community First Bank	306 Gristmill Drive, Unit A Forest, Bedford County, VA	Approved 08/12/99
05/27/99	JRB Acquisition Bank, Inc. (Phantom)	100 John Stone Street Remington, Fauquier County, VA	Approved 07/08/99
06/25/99	Citizens Community Bank	800 North Mecklenburg Avenue South Hill, Mecklenburg County, VA	Approved 10/12/99
12/03/99	Valley Bank	36 Church Avenue, SW City of Roanoke, VA	Pending

**MERGERS**

DATE RECEIVED	DESCRIPTION	ACTIVITY
12/15/98	Union Bank and Trust Company, Bowling Green, VA to merge into it King George State Bank, Inc.	Approved 01/27/99
01/07/99	First Virginia Bank - Southwest, Roanoke, VA to merge into it First Virginia Bank - Franklin County	Approved 02/25/99
01/07/99	First Virginia Bank - Southwest, Roanoke, VA to merge into it First Virginia Bank-Clinch Valley	Approved 02/25/99
01/07/99	First Virginia Bank - Southwest, Roanoke, VA to merge into it First Virginia Bank-Piedmont	Approved 02/25/99
01/14/99	F&M Bank-Northern Virginia, Fairfax, VA to merge into it Security Bank Corporation	Approved 02/19/99
03/10/99	First Century Bank, National Association, Bluefield, WV to merge into it First Century Bank	No Objection 04/14/99
03/17/99	First Community Bank, National Association, Bluefield, VA to merge into it First Community Bank of Southwest Virginia, Inc.	No Objection 04/27/99

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1999  
PURSUANT TO THE BANKING ACT**

**MERGERS (Continued)**

DATE RECEIVED	DESCRIPTION	ACTIVITY
04/12/99	Branch Banking and Trust Company of Virginia, Norfolk, VA to merge into it Bank of Carroll	Approved 06/02/99
04/12/99	Branch Banking and Trust Company of Virginia, Norfolk, VA to merge into it Bank of Ferrum	Approved 06/02/99
04/12/99	Branch Banking and Trust Company of Virginia, Norfolk, VA to merge into it First Community Bank of Saltville	Approved 06/02/99
04/12/99	Branch Banking and Trust Company of Virginia, Norfolk, VA to merge into it MainStreet Bank (Central Virginia)	Approved 06/02/99
04/12/99	Branch Banking and Trust Company of Virginia, Norfolk, VA to merge into it Piedmont Trust Bank	Approved 06/02/99
04/13/99	Branch Banking and Trust Company of Virginia, Norfolk, VA to merge into it First Bank of Stuart, The	Approved 06/02/99
04/13/99	Branch Banking and Trust Company of Virginia, Norfolk, VA to merge into it First National Bank of Clifton Forge, The	Approved 06/02/99
04/14/99	Branch Banking and Trust Company of Virginia, Norfolk, VA to merge into it Bank of Northern Virginia, The	Approved 06/02/99
04/14/99	Branch Banking and Trust Company of Virginia, Norfolk, VA to merge into it MainStreet Trust Company, N.A.	Approved 06/02/99
04/14/99	Branch Banking and Trust Company of Virginia, Norfolk, VA to merge into it Tysons National Bank	Approved 06/02/99
05/14/99	First Virginia Bank of Tidewater, Norfolk, VA to merge into it First Virginia Bank - Commonwealth	Approved 07/07/99
06/01/99	Bank of Franklin, The, Franklin, VA to merge into it Bank of Sussex and Surry, The	Approved 08/12/99
07/30/99	Southern Financial Bank, Warrenton, VA to merge into it Horizon Bank of Virginia, The	Approved 09/27/99
09/17/99	SunTrust Bank, Atlanta, Atlanta, GA to merge into it Crestar Bank	No Objection 10/15/99
10/04/99	AmSouth Bank, Birmingham, AL to merge into it First American National Bank	No Objection 10/14/99

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1999  
PURSUANT TO THE BANKING ACT**

**ACQUISITIONS PURSUANT TO CHAPTER 13 OF TITLE 6.1 OF THE CODE OF VIRGINIA**

DATE RECEIVED	DESCRIPTION	ACTIVITY
02/24/99	Millennium Bankshares Corporation, Reston, VA to acquire 100% of the voting shares of Millennium Bank, N.A.	Approved 03/26/99
05/03/99	James Monroe Bancorp, Inc., Arlington, VA to acquire 100% of the voting shares of James Monroe Bank	Approved 06/11/99
05/27/99	James River Bankshares, Inc., Suffolk, VA to acquire 100% of the voting shares of State Bank of Remington, Incorporated	Approved 07/08/99
06/04/99	Cardinal Financial Corporation, Fairfax, VA to acquire 100% of the voting shares of Cardinal Bank - Dulles, N.A.	Approved 07/14/99
06/04/99	Cardinal Financial Corporation, Fairfax, VA to acquire 100% of the voting shares of Cardinal Bank - Manassas/Prince William, N.A.	Approved 07/14/99
07/21/99	BCC Bankshares, Inc., Phenix, VA to acquire 100% of the voting shares of Bank of Charlotte County, The	Approved 09/14/99
07/30/99	Southern Financial Bancorp, Inc., Warrenton, VA to acquire 100% of the voting shares of Horizon Bank of Virginia, The	Approved 09/27/99
10/22/99	Virginia Commerce Bancorp, Inc., Arlington, VA to acquire 100% of the voting shares of Virginia Commerce Bank	Approved 12/03/99
11/08/99	Smith River Bankshares, Inc., Martinsville, VA to acquire 100% of the voting shares of Smith River Community Bank, N.A.	Approved 12/16/99
11/09/99	F & M National Corporation, Winchester, VA to acquire 100% of the voting shares of State Bank of the Alleghenies, The	Approved 12/21/99

**ACQUISITIONS PURSUANT TO CHAPTER 15 OF TITLE 6.1 OF THE CODE OF VIRGINIA**

DATE RECEIVED	DESCRIPTION	ACTIVITY
11/04/98	BB&T Corporation, Winston-Salem, NC to acquire MainStreet Financial Corporation	Approved 01/29/99
11/23/98	South Branch Valley Bancorp, Inc., Moorefield, WV to acquire Shenandoah Valley National Bank	Approved 01/15/99
04/06/99	BB&T Corporation, Winston-Salem, NC to acquire First Citizens Corporation	Approved 05/06/99
04/27/99	BB&T Corporation, Winston-Salem, NC to acquire Mason-Dixon Bancshares, Inc.	Approved 05/27/99

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1999  
PURSUANT TO THE BANKING ACT**

**ACQUISITIONS PURSUANT TO CHAPTER 15 OF TITLE 6.1 OF THE CODE OF VIRGINIA  
(Continued)**

DATE RECEIVED	DESCRIPTION	ACTIVITY
05/28/99	BB&T Corporation, Winston-Salem, NC to acquire Matewan Bancshares, Inc.	Approved 07/02/99
10/01/99	BB&T Corporation, Winston-Salem, NC to acquire Premier Bancshares, Inc.	Approved 10/27/99

**BRANCHES**

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
11/04/98	Bank of the Commonwealth Norfolk, VA	Las Gaviotas Shopping Center 1245 Cedar Road, City of Chesapeake, VA	Approved 02/11/99
11/10/98	Towne Bank Portsmouth, VA	1510 South Military Highway City of Chesapeake, VA	Approved 02/12/99
11/10/98	Towne Bank Portsmouth, VA	984 First Colonial Road City of Virginia Beach, VA	Approved 02/12/99
11/23/98	First Virginia Bank - Southwest Roanoke, VA	1140 East Stuart Drive City of Galax, VA	Approved 01/04/99
11/30/98	Branch Banking and Trust Company of Virginia Norfolk, VA	1421 Prince Street City of Alexandria, VA	Approved 01/04/99
11/30/98	Branch Banking and Trust Company of Virginia Norfolk, VA	1650 Tysons Boulevard McLean, Fairfax County, VA	Approved 01/04/99
11/30/98	Branch Banking and Trust Company of Virginia Norfolk, VA	6949 Commerce Street Springfield, Fairfax County, VA	Approved 01/04/99
12/04/98	Guaranty Bank Charlottesville, VA	The Shops at Wellesley Park Terrace and Lauderdale Drives, Henrico County, VA	Approved 01/06/99
12/09/98	Bank of Hampton Roads, The Chesapeake, VA	1316 North Great Neck Road City of Virginia Beach, VA	Approved 01/11/99
12/14/98	Branch Banking and Trust Company of Virginia Norfolk, VA	3333-A South Crater Road City of Petersburg, VA	Approved 02/02/99

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1999  
PURSUANT TO THE BANKING ACT**

**BRANCHES (Continued)**

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
12/17/98	Crestar Bank Richmond, VA	Gayton Crossing Hannaford 1356 Gaskins Road, Henrico County, VA	Approved 01/20/99
12/28/98	Virginia Commerce Bank Arlington, VA	374 Maple Avenue Vienna, Fairfax County, VA	Approved 02/04/99
12/29/98	Shore Bank Onley, VA	118 Dunne Avenue Parksley, Accomack County, VA	Approved 02/02/99
01/14/99	Southern Financial Bank Warrenton, VA	10175 Hastings Drive City of Manassas, VA	Approved 02/11/99
01/15/99	Crestar Bank Richmond, VA	Langley Air Force Base Commissary 51 Spaatz Drive, City of Hampton, VA	Approved 02/16/99
01/15/99	First Virginia Bank- Piedmont Lynchburg, VA	515 Mt. Cross Road City of Danville, VA	Approved 02/12/99
01/21/99	Bank of Fincastle, The Fincastle, VA	3741 Lee Highway South Cloverdale, Botetourt County, VA	Approved 02/25/99
01/26/99	Middleburg Bank, The Middleburg, VA	20955 Professional Plaza Ashburn, Loudoun County, VA	Approved 03/04/99
02/01/99	Bank of Tidewater, The Virginia Beach, VA	2089 General Booth Boulevard City of Virginia Beach, VA	Approved 03/11/99
02/01/99	Bank of Tidewater, The Virginia Beach, VA	3801 Pacific Avenue City of Virginia Beach, VA	Approved 03/11/99
02/05/99	Rockingham Heritage Bank Harrisonburg, VA	51 Franklin Street Weyers Cave, Augusta County, VA	Approved 03/18/99
02/08/99	Crestar Bank Richmond, VA	2400 Boston Street, Suite 110 Baltimore, MD	Approved 03/09/99
02/08/99	Crestar Bank Richmond, VA	6225 N. Charles Street Baltimore, MD	Approved 03/09/99
02/16/99	Planters Bank & Trust Company of Virginia Staunton, VA	Southeast Corner of State Route 256 and State Route 2020, Franklin St., Weyers Cave, Augusta County, VA	Approved 05/06/99
02/23/99	Business Bank, The Vienna, VA	1451 Dolley Madison Boulevard McLean, Fairfax County, VA	Approved 04/02/99

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1999  
PURSUANT TO THE BANKING ACT**

**BRANCHES (Continued)**

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
03/08/99	Community Bank of Northern Virginia Sterling, VA	Borders Plaza Center State Route 7 & Palisades Parkway, Sterling, Loudoun County, VA	Approved 04/12/99
03/15/99	Guaranty Bank Charlottesville, VA	Out-parcel B-1, Forest Lakes, U. S. Route 29 and Worth Crossing, Albemarle County, VA	Approved 04/22/99
03/17/99	Middleburg Bank, The Middleburg, VA	4 South King Street Leesburg, Loudoun County, VA	Approved 04/12/99
03/19/99	F & M Bank - Winchester Winchester, VA	432 South Street Front Royal, Warren County, VA	Approved 04/30/99
03/22/99	EagleBank Bethesda, MD	Mobile Branch serving Northern Virginia	No Objection 04/20/99
03/24/99	Burke & Herbert Bank & Trust Company Alexandria, VA	225 West Broad Street City of Falls Church, VA	Approved 04/30/99
03/25/99	Community Bank of Northern Virginia Sterling, VA	Fort Evans Plaza at the intersection of Fort Evans Road & U.S. Rt 15, Leesburg, Loudoun County, VA	Approved 05/03/99
03/29/99	F&M Bank-Northern Virginia Fairfax, VA	4736 Lee Highway Arlington County, VA	Approved 05/06/99
04/08/99	Resource Bank Virginia Beach, VA	501 Independence Parkway, Suite 105 City of Chesapeake, VA	Approved 05/10/99
04/12/99	Virginia Commerce Bank Arlington, VA	506 King Street City of Alexandria, VA	Approved 05/20/99
04/14/99	First-Citizens Bank & Trust Company Raleigh, NC	Southwest quadrant of Highway 58 and Cranberry Road, Galax, Grayson County, VA	No Objection 05/21/99
04/20/99	First-Citizens Bank & Trust Company Raleigh, NC	250 Peppers Ferry Road Christiansburg, Montgomery County, VA	No Objection 05/21/99
04/26/99	First Bank Strasburg, VA	496 North Main Street Woodstock, Shenandoah County, VA	Approved 05/24/99
05/04/99	Pioneer Bank Stanley, VA	932 West Market Street City of Harrisonburg, VA	Approved 05/27/99

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1999  
PURSUANT TO THE BANKING ACT**

**BRANCHES (Continued)**

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
05/05/99	F & M Bank - Winchester Winchester, VA	115 West Spring Street Woodstock, Shenandoah County, VA	Approved 06/07/99
05/05/99	F & M Bank - Winchester Winchester, VA	126 Fairfax Pike Stephens City, Frederick County, VA	Approved 06/07/99
05/07/99	First Virginia Bank Falls Church, VA	7500 Block of Linton Hall Road Gainesville, Prince William County, VA	Approved 06/11/99
05/19/99	Farmers & Merchants Bank- Eastern Shore Onley, VA	18501 Dunne Avenue Parksley, Accomack County, VA	Approved 08/24/99
05/19/99	Farmers & Merchants Bank- Eastern Shore Onley, VA	8312 Lankford Highway Oak Hall, Accomack County, VA	Approved 08/24/99
05/20/99	Planters Bank & Trust Company of Virginia Staunton, VA	2101 Forest Avenue City of Buena Vista, VA	Approved 06/28/99
05/20/99	Planters Bank & Trust Company of Virginia Staunton, VA	9 Lloyd Tolley Road Natural Bridge Station, Rockbridge County, VA	Approved 06/28/99
06/07/99	Burke & Herbert Bank & Trust Company Alexandria, VA	250 Yards Southeast of Beulah Street and Manchester Boulevard, Franconia, Fairfax County, VA	Approved 07/07/99
06/11/99	Crestar Bank Richmond, VA	210 Virginia Avenue Bridgewater, Rockingham County, VA	Approved 07/09/99
07/02/99	Crestar Bank Richmond, VA	2736 Hannaford Plaza Chesterfield County, VA	Approved 07/30/99
07/06/99	Century National Bank Washington, DC	18116 Triangle Plaza Shopping Center Dumfries, Prince William County, VA	No Objection 07/28/99
07/09/99	Benchmark Community Bank Kenbridge, VA	313 N. Main Street Lawrenceville, Brunswick County, VA	Approved 08/06/99
07/09/99	Benchmark Community Bank Kenbridge, VA	403 East Virginia Avenue, Suite E Clarksville, Mecklenburg County, VA	Approved 08/06/99
07/09/99	Citizens and Farmers Bank West Point, VA	1100 Jamestown Road City of Williamsburg, VA	Approved 08/06/99

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1999  
PURSUANT TO THE BANKING ACT**

**BRANCHES (Continued)**

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
07/13/99	Farmers and Miners Bank Pennington Gap, VA	North side of State Route 83, 500 yards West of Brush Creek Road, Clintwood, Dickenson County, VA	Approved 08/11/99
07/16/99	Peoples Community Bank Montross, VA	State Route 3, one-third mile west of State Route 206, King George County, VA	Approved 08/12/99
07/26/99	Crestar Bank Richmond, VA	2749 McRae Road Chesterfield County, VA	Approved 08/23/99
08/03/99	Citizens and Farmers Bank West Point, VA	8001 West Broad Street Henrico County, VA	Approved 08/30/99
08/05/99	James Monroe Bank Arlington, VA	7023 Little River Tnpk., Suite 101 Annandale, Fairfax County, VA	Approved 09/01/99
08/06/99	Blue Grass Valley Bank, The Blue Grass, VA	South Side of East Main Street two blocks east of U.S. Route 220, Monterey, Highland County, VA	Approved 09/01/99
08/06/99	Resource Bank Virginia Beach, VA	735 Thimble Shoals Boulevard, Suite 170, City of Newport News, VA	Approved 09/02/99
08/09/99	Southside Bank Tappahannock, VA	Food Lion Shopping Center, New Kent Crossings, State Route 249, Quinton, New Kent County, VA	Approved 09/02/99
08/16/99	Metro-County Bank of Virginia, Inc. Mechanicsville, VA	6401 Horsepen Road Henrico County, VA	Approved 09/10/99
08/19/99	Provident Bank of Maryland Baltimore, MD	6360 Seven Corners Center Fairfax County, VA	No Objection 09/13/99
08/30/99	AllFirst Bank Baltimore, MD	1025 Herndon Parkway Herndon, Fairfax County, VA	No Objection 09/20/99
09/13/99	Southside Bank Tappahannock, VA	Pole Green Road at AMF Drive Mechanicsville, Hanover County, VA	Approved 10/12/99
09/14/99	First-Citizens Bank & Trust Company Raleigh, NC	106 Roanoke Boulevard City of Salem, VA	No Objection 10/14/99
09/23/99	Crestar Bank Richmond, VA	7373 Peppers Ferry Boulevard Pulaski County, VA	Approved 10/18/99

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1999  
PURSUANT TO THE BANKING ACT**

**BRANCHES (Continued)**

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
09/27/99	New Peoples Bank, Inc. Honaker, VA	Main Street Haysi, Dickenson County, VA	Denied 10/26/99
09/28/99	Provident Bank of Maryland Baltimore, MD	3801 Jefferson Davis Highway City of Alexandria, VA	No Objection 10/19/99
09/30/99	Monarch Bank Chesapeake, VA	601 Battlefield Boulevard South City of Chesapeake, VA	Approved 10/19/99
10/04/99	Crestar Bank Richmond, VA	Virginia Center Marketplace Brook Road at JEB Stuart Parkway, Glen Allen, Henrico County, VA	Approved 10/26/99
10/22/99	First Virginia Bank-Colonial Richmond, VA	Chesterfield Towne Center 11500 Midlothian Turnpike, Chesterfield County, VA	Approved 11/15/99
11/02/99	Provident Bank of Maryland Baltimore, MD	6228 N. Kings Highway City of Alexandria, VA	No Objection 11/30/99
11/09/99	Metro-County Bank of Virginia, Inc. Mechanicsville, VA	3124 West Broad Street City of Richmond, VA	Approved 12/07/99
11/10/99	Provident Bank of Maryland Baltimore, MD	10864 Sudley Manor Drive Prince William County, VA	No Objection 11/30/99
11/15/99	Benchmark Community Bank Kenbridge, VA	247 N. Main Street Chase City, Mecklenburg County, VA	Approved 12/14/99
11/15/99	Crestar Bank Richmond, VA	5260 Campbell Boulevard White Marsh, MD	Approved 12/13/99
12/01/99	Crestar Bank Richmond, VA	225 Briar Hill Drive, Suite O Bel Air, MD	Approved 12/23/99
12/01/99	Crestar Bank Richmond, VA	2304 Hunters Woods Plaza Reston, Fairfax County, VA	Approved 12/23/99
12/01/99	Crestar Bank Richmond, VA	444 Western Maryland College Road Westminster, MD	Approved 12/23/99
12/01/99	Crestar Bank Richmond, VA	45156 First Colony Way California, MD	Approved 12/23/99
12/01/99	Crestar Bank Richmond, VA	5821 Crossroads Center Fairfax County, VA	Approved 12/23/99

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1999  
PURSUANT TO THE BANKING ACT**

**BRANCH OFFICE RELOCATIONS**

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
11/24/98	Branch Banking and Trust Company of Virginia Norfolk, VA	From: 2531 W. Hundred Road, Chester, Chesterfield County, VA To: 12840 Jefferson Davis Highway, Chester, Chesterfield County, VA	Approved 01/05/99
02/25/99	Branch Banking and Trust Company of Virginia Norfolk, VA	From: 728 West 21st Street, City of Norfolk, VA To: 537 West 21st Street, City of Norfolk, VA	Approved 04/12/99
04/09/99	F & M Bank - Richmond Richmond, VA	From: 4310 West Hundred Road, Chester, Chesterfield County, VA To: 11900 Chester Village Drive, Chester, Chesterfield County, VA	Approved 05/12/99
04/15/99	Crestar Bank Richmond, VA	From: 2 W. Rolling Crossroads, Catonsville, MD To: Intersection of Rolling Road and, Johnnycake Road, Catonsville, MD	Approved 05/19/99
05/06/99	F & M Bank - Richmond Richmond, VA	From: 209 West Franklin Street, City of Richmond, VA To: 600 East Main Street, City of Richmond, VA	Approved 05/24/99
07/07/99	Crestar Bank Richmond, VA	From: 5801 Patterson Avenue, City of Richmond, VA To: 5816 Grove Avenue, City of Richmond, VA	Approved 07/30/99
07/14/99	Miners and Merchants Bank and Trust Company Grundy, VA	From: 1905 Front Street, Richlands, Tazewell County, VA To: 1425 Second Street, Richlands, Tazewell County, VA	Approved 08/13/99
07/29/99	F & M Bank - Winchester Winchester, VA	From: 158 South Main Street, Woodstock, Shenandoah County, VA To: 115 West Spring Street, Woodstock, Shenandoah County, VA	Withdrawn 08/02/99
08/09/99	Branch Banking and Trust Company of Virginia Norfolk, VA	From: 830 East Main Street, City of Richmond, VA To: 823 East Main Street, City of Richmond, VA	Approved 09/10/99

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1999  
PURSUANT TO THE BANKING ACT**

**BRANCH OFFICE RELOCATIONS (Continued)**

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
08/09/99	Branch Banking and Trust Company of Virginia Norfolk, VA	From: 8209 West Broad Street, Henrico County, VA To: 3214 Skipwith Road, Henrico County, VA	Approved 09/10/99
09/27/99	Branch Banking and Trust Company of Virginia Norfolk, VA	From: 201 N. Washington Highway, Ashland, Hanover County, VA To: England Street, 150 feet east of its intersection with N. Washington Hwy., Ashland, Hanover County, VA	Approved 10/18/99
09/29/99	Crestar Bank Richmond, VA	From: 29 West Patrick Street, Frederick, MD To: 2 N. Market Street, Frederick, MD	Approved 10/18/99
12/20/99	Crestar Bank Richmond, VA	From: 101 East Main Street, Orange, Orange County, VA To: 100 Block of North Madison Road, Orange, Orange County, VA	Approved 12/23/99

**MAIN OFFICE RELOCATIONS**

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
02/25/99	Towne Bank Portsmouth, VA	From: 5716 High Street, City of Portsmouth, VA To: 5800 High Street, City of Portsmouth, VA	Approved 03/25/99
07/09/99	Towne Bank Portsmouth, VA	From: 5800 High Street, City of Portsmouth, VA To: 5716 High Street, City of Portsmouth, VA	Approved 08/06/99

**EFT FACILITIES**

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
05/12/99	Crestar Bank Richmond, VA	12201 S. Chalkley Road Chester, Chesterfield County, VA	Approved 06/04/99
05/12/99	Crestar Bank Richmond, VA	7951 Brook Road Henrico County, VA	Approved 06/04/99

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1999  
PURSUANT TO THE BANKING ACT****EFT FACILITIES (Continued)**

<b>DATE RECEIVED</b>	<b>INSTITUTION</b>	<b>LOCATION</b>	<b>ACTIVITY</b>
07/09/99	Crestar Bank Richmond, VA	444 Western Maryland Drive Westminster, MD	Approved 08/05/99

**BANK STATUS CHANGES - 1999****NEW BANKS**

February	22	Bank of Williamsburg, The opened for business at 5251 John Tyler Highway, Suite 52, James City County, VA
April	08	Towne Bank opened for business at 5800 High Street, City of Portsmouth, VA
April	14	Monarch Bank opened for business at 750 Volvo Parkway, City of Chesapeake, VA
July	22	Bank of the James opened for business at 615 Church Street, City of Lynchburg, VA
October	14	Community First Bank opened for business at 306 Gristmill Drive, Unit A, Forest, Bedford County, VA
December	13	Citizens Community Bank opened for business at 800 North Mecklenburg Avenue, South Hill, Mecklenburg County, VA
December	13	Southern Community Bank & Trust opened for business at 13531 Midlothian Turnpike, Midlothian, Chesterfield County, VA

**MERGERS**

March	05	First Virginia Bank - Southwest, Roanoke, VA merged into it First Virginia Bank-Clinch Valley
March	05	First Virginia Bank - Southwest, Roanoke, VA merged into it First Virginia Bank-Piedmont
March	05	First Virginia Bank - Southwest, Roanoke, VA merged into it First Virginia Bank - Franklin County
March	22	F&M Bank-Northern Virginia, Fairfax, VA merged into it Security Bank Corporation
April	30	First Community Bank, National Association, Bluefield, VA merged into it First Community Bank of Southwest Virginia, Inc.
May	07	First Century Bank, National Association, Bluefield, WV merged into it First Century Bank
July	16	Branch Banking and Trust Company of Virginia, Norfolk, VA merged into it Bank of Ferrum
July	16	Branch Banking and Trust Company of Virginia, Norfolk, VA merged into it Piedmont Trust Bank
July	16	Branch Banking and Trust Company of Virginia, Norfolk, VA merged into it MainStreet Bank (Central Virginia)
July	16	Branch Banking and Trust Company of Virginia, Norfolk, VA merged into it Bank of Carroll

**BANK STATUS CHANGES - 1999****MERGERS (Continued)**

July	16	Branch Banking and Trust Company of Virginia, Norfolk, VA merged into it First Community Bank of Saltville
July	16	Branch Banking and Trust Company of Virginia, Norfolk, VA merged into it First Bank of Stuart, The
July	16	Branch Banking and Trust Company of Virginia, Norfolk, VA merged into it First National Bank of Clifton Forge, The
July	16	Branch Banking and Trust Company of Virginia, Norfolk, VA merged into it MainStreet Trust Company, N.A.
July	16	Branch Banking and Trust Company of Virginia, Norfolk, VA merged into it Bank of Northern Virginia, The
July	16	Branch Banking and Trust Company of Virginia, Norfolk, VA merged into it Tysons National Bank
July	16	First Virginia Bank of Tidewater, Norfolk, VA merged into it First Virginia Bank - Commonwealth
August	15	JRB Acquisition Bank, Inc., (Phantom) Remington, VA merged into it State Bank of Remington, Incorporated under the charter of JRB Acquisition Bank, Inc. and the title of State Bank of Remington, Inc.
September	18	Bank of Franklin, The, Franklin, VA merged into it Bank of Sussex and Surry, The
October	01	Southern Financial Bank, Warrenton, VA merged into it Horizon Bank of Virginia, The

**CHANGES IN TITLE**

April	01	Farmers & Merchants Bank of Stanley, Stanley, VA changed its name to Pioneer Bank
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**BRANCH OPENINGS**

January	11	First Virginia Bank of Tidewater, Norfolk, VA opened a branch office at 355 Crawford Street, City of Portsmouth, VA
January	11	Metro-County Bank of Virginia, Inc., Mechanicsville, VA opened a branch office at 2801 North Parham Road, Henrico County, VA
January	11	Bank of Marion, The, Marion, VA opened a branch office at the Northwest corner of Allison Gap Road and Main Street, Saltville, Smyth County, VA
January	11	Bank of Tidewater, The, Virginia Beach, VA opened a branch office at 6330 Newtown Road, Suite 100, City of Norfolk, VA

**BANK STATUS CHANGES - 1999****BRANCH OPENINGS (Continued)**

January	13	Virginia Bank and Trust Company, Danville, VA opened a branch office at 4080 Franklin Turnpike, Pittsylvania County, VA
January	15	Southern Financial Bank, Warrenton, VA opened a branch office at 2062 Plank Road, City of Fredericksburg, VA
January	16	Crestar Bank, Richmond, VA opened a branch office at Potomac Run S. C., the Corner of Harry Byrd Hwy & Bartholomew Fair Dr, Sterling, Loudoun County, VA
January	27	First Virginia Bank-Blue Ridge, Staunton, VA opened a branch office at West Reservoir Road at Interstate 81, Woodstock, Shenandoah County, VA
February	01	County Bank of Chesterfield, Midlothian, VA opened a branch office at 906 Branchway Road, Chesterfield County, VA
February	08	Crestar Bank, Richmond, VA opened a branch office at Waynesboro Koger, 245 Arch Avenue, City of Waynesboro, VA
February	08	CommonWealth Bank, The, Richmond, VA opened a branch office at 12410 Gayton Road, Henrico County, VA
February	22	Branch Banking and Trust Company of Virginia, Norfolk, VA opened a branch office at 1421 Prince Street, City of Alexandria, VA
February	22	Branch Banking and Trust Company of Virginia, Norfolk, VA opened a branch office at 6949 Commerce Street, Springfield, Fairfax County, VA
February	22	Branch Banking and Trust Company of Virginia, Norfolk, VA opened a branch office at 1650 Tysons Boulevard, McLean, Fairfax County, VA
March	08	Bank of Hampton Roads, The, Chesapeake, VA opened a branch office at 1316 North Great Neck Road, City of Virginia Beach, VA
March	11	First Virginia Bank - Southwest, Roanoke, VA opened a branch office at 7480 Lee Highway, City of Radford, VA
March	15	Harbor Bank, Newport News, VA opened a branch office at 1 Old Oyster Point Road, City of Newport News, VA
March	16	Southern Financial Bank, Warrenton, VA opened a branch office at 10175 Hastings Drive, City of Manassas, VA
March	18	Crestar Bank, Richmond, VA opened a branch office at Gayton Crossing Hannaford, 1356 Gaskins Road, Henrico County, VA
March	22	Virginia Commerce Bank, Arlington, VA opened a branch office at 374 Maple Avenue, Vienna, Fairfax County, VA
March	22	New Peoples Bank, Inc., Honaker, VA opened a branch office at 102 Miners Drive, Castlewood, Russell County, VA

**BANK STATUS CHANGES - 1999****BRANCH OPENINGS (Continued)**

March	22	Crestar Bank, Richmond, VA opened a branch office at The Market Place at College Park, 4740 Cherry Hill Road, College Park, MD
March	22	F&M Bank-Northern Virginia, Fairfax, VA opened a branch office at 13927 Jefferson Davis Highway, Woodbridge, Prince William County, VA
March	22	Bank of Hampton Roads, The, Chesapeake, VA opened a branch office at 4037 East Little Creek Road, City of Norfolk, VA
April	01	Heritage Bank, McLean, VA opened a branch office at 46005 Regal Plaza Drive, Sterling, Loudoun County, VA
April	05	F&M Bank-Northern Virginia, Fairfax, VA opened a branch office at 4661 Sudley Road, Catharpin, Prince William County, VA
April	07	Second Bank & Trust, Culpeper, VA opened a branch office at 134-136 West Main Street, Orange, Orange County, VA
April	08	Towne Bank, Portsmouth, VA opened a branch office at 1510 South Military Highway, City of Chesapeake, VA
April	08	Towne Bank, Portsmouth, VA opened a branch office at 984 First Colonial Road, City of Virginia Beach, VA
April	12	Rockingham Heritage Bank, Harrisonburg, VA opened a branch office at 51 Franklin Street, Weyers Cave, Augusta County, VA
April	12	Heritage Bank & Trust, Norfolk, VA opened a branch office at the S.W. corner of Chesapeake Boulevard & East Ocean View Avenue, City of Norfolk, VA
April	21	First Virginia Bank-Piedmont, Lynchburg, VA opened a branch office at 515 Mt. Cross Road, City of Danville, VA
April	23	Planters Bank & Trust Company of Virginia, Staunton, VA opened a branch office at 100 Lucy Lane, City of Waynesboro, VA
May	03	Middleburg Bank, The, Middleburg, VA opened a branch office at 4 South King Street, Leesburg, Loudoun County, VA
May	03	Crestar Bank, Richmond, VA opened a branch office at 2400 Boston Street, Suite 110, Baltimore, MD
May	24	EagleBank, Bethesda, MD opened a Mobile Branch serving Northern, Virginia
May	31	Fauquier Bank, The, Warrenton, VA opened a branch office at 8091 Sudley Road, Prince William County, VA
June	01	Rockingham Heritage Bank, Harrisonburg, VA opened a branch office at Wellington Plaza, Jefferson Highway, Augusta County, VA
June	01	Resource Bank, Virginia Beach, VA opened a branch office at 501 Independence Parkway, Suite 105, City of Chesapeake, VA

**BANK STATUS CHANGES - 1999****BRANCH OPENINGS (Continued)**

June	01	Bank of Tidewater, The, Virginia Beach, VA opened a branch office at 3801 Pacific Avenue, City of Virginia Beach, VA
June	01	Bank of Tidewater, The, Virginia Beach, VA opened a branch office at 2089 General Booth Boulevard, City of Virginia Beach, VA
June	17	Bank of Essex, Tappahannock, VA opened a branch office at 9951 Brook Road, Glen Allen, Henrico County, VA
June	23	Business Bank, The, Vienna, VA opened a branch office at 1451 Dolley Madison Boulevard, McLean, Fairfax County, VA
June	28	Middleburg Bank, The, Middleburg, VA opened a branch office at 20955 Professional Plaza, Ashburn, Loudoun County, VA
June	28	First Bank, Strasburg, VA opened a branch office at 496 North Main Street, Woodstock, Shenandoah County, VA
July	10	Burke & Herbert Bank & Trust Company, Alexandria, VA opened a branch office at 225 West Broad Street, City of Falls Church, VA
July	12	Bank of Hampton Roads, The, Chesapeake, VA opened a branch office at Border Station Shopping Center, State Route 168, City of Chesapeake, VA
July	19	Virginia Commerce Bank, Arlington, VA opened a branch office at 506 King Street, City of Alexandria, VA
August	02	Crestar Bank, Richmond, VA opened a branch office at 210 Virginia Avenue, Bridgewater, Rockingham County, VA
August	17	Benchmark Community Bank, Kenbridge, VA opened a branch office at 403 East Virginia Avenue, Suite E, Clarksville, Mecklenburg County, VA
August	17	Benchmark Community Bank, Kenbridge, VA opened a branch office at 313 N. Main Street, Lawrenceville, Brunswick County, VA
August	20	Planters Bank & Trust Company of Virginia, Staunton, VA opened a branch office at 9 Lloyd Tolley Road, Natural Bridge Station, Rockbridge County, VA
August	20	Planters Bank & Trust Company of Virginia, Staunton, VA opened a branch office at 2101 Forest Avenue, City of Buena Vista, VA
August	23	F&M Bank-Northern Virginia, Fairfax, VA opened a branch office at 4736 Lee Highway, Arlington County, VA
August	27	F & M Bank - Winchester, Winchester, VA opened a branch office at 126 Fairfax Pike, Stephens City, Frederick County, VA
August	27	Farmers & Merchants Bank-Eastern Shore, Onley, VA opened a branch office at 8312 Lankford Highway, Oak Hall, Accomack County, VA

**BANK STATUS CHANGES - 1999****BRANCH OPENINGS (Continued)**

August	27	Farmers & Merchants Bank-Eastern Shore, Onley, VA opened a branch office at 18501 Dunne Avenue, Parksley, Accomack County, VA
August	27	F & M Bank - Winchester, Winchester, VA opened a branch office at 115 West Spring Street, Woodstock, Shenandoah County, VA
August	28	Crestar Bank, Richmond, VA opened a branch office at 2736 Hannaford Plaza, Chesterfield County, VA
August	30	Pioneer Bank, Stanley, VA opened a branch office at 932 West Market Street, City of Harrisonburg, VA
September	15	First Virginia Bank - Southwest, Roanoke, VA opened a branch office at 1140 East Stuart Drive, City of Galax, VA
September	20	Guaranty Bank, Charlottesville, VA opened a branch office at The Shops at Wellesley, Park Terrace and Lauderdale Drives, Henrico County, VA
September	23	Planters Bank & Trust Company of Virginia, Staunton, VA opened a branch office at 1197 North Lee Highway, Rockbridge County, VA
October	01	Shore Bank, Onley, VA opened a branch office at 118 Dunne Avenue, Parksley, Accomack County, VA
October	01	Crestar Bank, Richmond, VA opened a branch office at 2749 McRae Road, Chesterfield County, VA
October	29	AllFirst Bank, Baltimore, MD opened a branch office at 1025 Herndon Parkway, Herndon, Fairfax County, VA
November	15	Citizens and Farmers Bank, West Point, VA opened a branch office at 8001 West Broad Street, Henrico County, VA
November	15	Community Bank of Northern Virginia, Sterling, VA opened a branch office at Borders Plaza Center, State Route 7 & Palisades Parkway, Sterling, Loudoun County, VA
November	29	Metro-County Bank of Virginia, Inc., Mechanicsville, VA opened a branch office at 6401 Horsepen Road, Henrico County, VA
November	30	First-Citizens Bank & Trust Company, Raleigh, NC opened a branch office at 106 Roanoke Boulevard, City of Salem, VA
November	30	Crestar Bank, Richmond, VA opened a branch office at 7373 Peppers Ferry Boulevard, Pulaski County, VA
December	08	Provident Bank of Maryland, Baltimore, MD opened a branch office at 6360 Seven Corners Center, Fairfax County, VA
December	13	Bank of Fincastle, The, Fincastle, VA opened a branch office at 3741 Lee Highway South, Cloverdale, Botetourt County, VA

**BANK STATUS CHANGES - 1999****BRANCH OPENINGS (Continued)**

December	16	Benchmark Community Bank, Kenbridge, VA opened a branch office at 247 N. Main Street, Chase City, Mecklenburg County, VA
December	17	Provident Bank of Maryland, Baltimore, MD opened a branch office at 6228 N. Kings Highway, City of Alexandria, VA
December	17	Provident Bank of Maryland, Baltimore, MD opened a branch office at 3801 Jefferson Davis Highway, City of Alexandria, VA
December	20	F & M Bank - Winchester, Winchester, VA opened a branch office at 432 South Street, Front Royal, Warren County, VA
December	23	James Monroe Bank, Arlington, VA opened a branch office at 7023 Little River Tnpk., Suite 101, Annandale, Fairfax County, VA

**MAIN OFFICE REDESIGNATIONS**

March	15	Harbor Bank, Newport News, VA redesignated its main office from 11001 Warwick Boulevard, City of Newport News, VA to 1 Old Oyster Point Road, City of Newport News, VA
May	14	First Virginia Bank - Southwest, Roanoke, VA redesignated its main office from 6625 Williamson Road, N.W., City of Roanoke, VA to 601 South Jefferson Street, City of Roanoke, VA

**MAIN OFFICE RELOCATIONS**

September	13	Towne Bank, Portsmouth, VA relocated its main office from 5800 High Street, City of Portsmouth, VA to 5716 High Street, City of Portsmouth, VA
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**BRANCH OFFICE RELOCATIONS**

January	19	First Virginia Bank of Tidewater, Norfolk, VA relocated a branch office from 9636 Granby Street, City of Norfolk, VA to 131 West Ocean View Avenue, City of Norfolk, VA
March	01	Branch Banking and Trust Company of Virginia, Norfolk, VA relocated a branch office from 316 S. Jefferson Street, City of Roanoke, VA to 37 Church Avenue, SW, City of Roanoke, VA
April	10	Crestar Bank, Richmond, VA relocated a branch office from 206 Harundale Mall, Glen Burnie, MD to 7750 Governor Ritchie Highway, Glen Burnie, MD
April	28	Bank of Southside Virginia, The, Carson, VA relocated a branch office from Route 1402 & Route 1, Dinwiddie Courthouse, Dinwiddie County, VA to 13909 Boydton Plank Road, Dinwiddie, Dinwiddie County, VA
June	07	F & M Bank - Richmond, Richmond, VA relocated a branch office from 209 West Franklin Street, City of Richmond, VA to 600 East Main Street, City of Richmond, VA

**BANK STATUS CHANGES - 1999****BRANCH OFFICE RELOCATIONS (Continued)**

June	26	F & M Bank - Richmond, VA relocated a branch office from 4310 West Hundred Road, Chester, Chesterfield County, VA to 11900 Chester Village Drive, Chester, Chesterfield County, VA
October	04	Branch Banking and Trust Company of Virginia, Norfolk, VA relocated a branch office from 728 West 21st Street, City of Norfolk, VA to 537 West 21st Street, City of Norfolk, VA
November	26	Crestar Bank, Richmond, VA relocated a branch office from 29 West Patrick Street, Frederick, MD to 2 N. Market Street, Frederick, MD

**EFT FACILITY OPENINGS**

January	04	Branch Banking and Trust Company of Virginia, Norfolk, VA opened an EFT facility at 681-A North Battlefield Boulevard, City of Chesapeake, VA
July	28	Crestar Bank, Richmond, VA opened an EFT facility at 444 Western Maryland Drive, Westminster, MD

**BRANCH OFFICE CLOSINGS**

January	08	First Virginia Bank - Southwest, Roanoke, VA closed its branch office at 2105 Roanoke Street, Christiansburg, Montgomery County, VA
February	26	United Bank, Fairfax, VA closed its branch office at 3801 Wilson Boulevard, Arlington County, VA
March	10	First Virginia Bank-Blue Ridge, Staunton, VA closed its branch office at 496 North Main Street, Woodstock, Shenandoah County, VA
March	19	Crestar Bank, Richmond, VA closed its branch office at 10421 Baltimore Boulevard, Beltsville, MD
March	31	Crestar Bank, Richmond, VA closed its branch office at 6845 Midlothian Turnpike, City of Richmond, VA
March	31	Crestar Bank, Richmond, VA closed its branch office at 23400 Frederick Road, Clarksburg, MD
March	31	Crestar Bank, Richmond, VA closed its branch office at 1025 Herndon Parkway, Herndon, Fairfax County, VA
March	31	Crestar Bank, Richmond, VA closed its branch office at 6640 Crain Highway, LaPlata, MD
March	31	Crestar Bank, Richmond, VA closed its branch office at 1708 Old Bridge Road, Woodbridge, Prince William County, VA
March	31	Crestar Bank, Richmond, VA closed its branch office at 6501 Sheriff Road, Landover, MD

**BANK STATUS CHANGES - 1999****BRANCH OFFICE CLOSINGS (Continued)**

March	31	Crestar Bank, Richmond, VA closed its branch office at 1550 Wilson Boulevard, Arlington County, VA
April	01	F&M Bank-Northern Virginia, Fairfax, VA closed its branch office at 7900 Sudley Road, Prince William County, VA
April	16	Branch Banking and Trust Company of Virginia, Norfolk, VA closed its branch office at 200 Little Falls Street, City of Falls Church, VA
April	16	Branch Banking and Trust Company of Virginia, Norfolk, VA closed its branch office at 730 East Church Street, Patrick Henry Mall Shopping Center, City of Martinsville, VA
April	20	Crestar Bank, Richmond, VA closed its branch office at 6814 Reisterstown Road, Baltimore, MD
April	23	Crestar Bank, Richmond, VA closed its branch office at New River Shopping Center, Pulaski County, VA
May	29	First Bank of Stuart, The, Stuart, VA closed its branch office at 305 South Main Street, Stuart, Patrick County, VA
June	30	One Valley Bank - Shenandoah, Raphine, VA closed its branch office at State Route 252, Brownsburg, Rockbridge County, VA
July	29	Farmers & Merchants Bank-Eastern Shore, Onley, VA closed its branch office at 6395 Maddox Boulevard, Chincoteague, Accomack County, VA
July	29	Farmers & Merchants Bank-Eastern Shore, Onley, VA closed its branch office at 33013 Chincoteague Road, Wattsville, Accomack County, VA
August	10	Crestar Bank, Richmond, VA closed its branch office at 7951 Brook Road, Henrico County, VA
August	11	Crestar Bank, Richmond, VA closed its branch office at 3322 Holland Road, City of Virginia Beach, VA
August	12	Crestar Bank, Richmond, VA closed its branch office at 12201 South Chalkley Road, Chesterfield County, VA
August	27	F & M Bank - Winchester, Winchester, VA closed its branch office at 158 South Main Street, Woodstock, Shenandoah County, VA
October	27	Crestar Bank, Richmond, VA closed its branch office at 6501 West Broad Street, Henrico County, VA
December	06	Crestar Bank, Richmond, VA closed its branch office at 3507 West Cary Street, City of Richmond, VA
December	08	Crestar Bank, Richmond, VA closed its branch office at 1122 George Washington Highway, City of Chesapeake, VA

**BANK STATUS CHANGES - 1999****BRANCH OFFICE CLOSINGS (Continued)**

December	14	Crestar Bank, Richmond, VA closed its branch office at 10921 Hull Street Road, Midlothian, Chesterfield County, VA
December	15	Crestar Bank, Richmond, VA closed its branch office at 11400 West Huguenot Road, Midlothian, Chesterfield County, VA

## REPORT OF CONDITION

	R-933 *FIRST VIRGINIA BANK-MOUNTAIN EMPIRE	R-953 *HIGHLANDS UNION BANK
	ABINGDON	ABINGDON
	23 OFFICES	7 OFFICES
<b>ASSETS</b>		
1. Cash and balances due from depository institutions: .....	\$ 26,832	\$ 14,475
a. Non interest-bearing balances and currency and coin .....	26,832	14,408
b. Interest-bearing balances .....	0	67
2. Securities .....	80,361	69,740
a. Held to Maturity .....	70,790	0
b. Available for sale .....	9,571	69,740
3. Federal Funds sold and securities purchased under agreements to resell .....	0	0
4. Loans and lease financing receivables: .....		
a. Loans and leases, net of unearned income .....	236,407	259,120
b. LESS: Allowance for loan and lease losses.....	2,600	2,488
c. LESS: Allocated transfer risk reserve.....	0	0
d. Loans and leases, net of unearned income, allowance for loan and lease losses .....	233,807	256,632
5. Assets held in trading accounts.....	0	0
6. Premises and fixed assets .....	6,693	8,045
7. Other real estate owned.....	330	24
8. Investments in unconsolidated subsidiaries and associated companies .....	0	39
9. Customers' liability to this bank on acceptances outstanding.....	0	0
10. Intangible assets .....	4,389	0
11. Other assets.....	3,287	4,508
12. TOTAL ASSETS .....	<u>\$ 355,699</u>	<u>\$ 353,463</u>
<b>LIABILITIES</b>		
13. Deposits: .....		
a. In domestic offices .....	\$ 302,513	\$ 307,568
(1) Noninterest-bearing.....	44,103	40,878
(2) Interest-bearing.....	258,410	266,690
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's .....	0	0
(1) Noninterest-bearing.....	0	0
(2) Interest-bearing.....	0	0
14. Federal funds purchased and securities sold under agreements to repurchase.....	7,242	3,187
15. a. Demand notes issued to the U.S. Treasury.....	0	0
b. Trading Liabilities.....	0	18,598
16. Other borrowed money(includes mortgages and capitalized leases).....	0	8,166
a. With remaining maturity of one year or less.....	0	410
b. With remaining maturity of one to three years.....	0	10,022
c. With remaining maturity of more than three years.....	0	0
18. Bank's liability on acceptances executed and outstanding.....	0	0
19. Notes and debentures subordinated to deposits .....	0	0
20. Other liabilities .....	2,917	2,316
21. TOTAL LIABILITIES .....	<u>312,672</u>	<u>331,669</u>
<b>EQUITY CAPITAL</b>		
22. Perpetual preferred stock .....	0	0
23. Common Stock .....	6,250	4,645
24. Surplus.....	11,586	5,201
25. a. Undivided profits and capital reserves .....	25,259	12,564
b. Net unrealized gains(losses) on available-for-sale securities.....	(68)	(616)
26. Cumulative foreign currency translation adjustments.....	0	0
27. TOTAL EQUITY CAPITAL.....	<u>43,027</u>	<u>21,794</u>
28. TOTAL LIABILITIES AND EQUITY CAPITAL .....	<u>\$ 355,699</u>	<u>\$ 353,463</u>

\* Member of Federal Reserve

STATE CORPORATION COMMISSION

DECEMBER 31, 1999 (IN THOUSANDS OF DOLLARS)

R-638 BURKE & HERBERT BANK & TRUST COMPANY	R-1039 *THE FARMERS BANK OF APPOMATTOX	R-1143 *JAMES MONROE BANK	R-1096 *VIRGINIA COMMERCE BANK	R-17 *BANK OF CLARKE COUNTY	
ALEXANDRIA	APPOMATTOX	ARLINGTON	ARLINGTON	BERRYVILLE	
13 OFFICES	4 OFFICES	2 OFFICES	10 OFFICES	6 OFFICES	
\$ 27,505	\$ 6,199	\$ 2,641	\$ 15,758	\$ 6,420	1
27,505	6,199	2,641	10,758	6,407	
0	0	0	5,000	13	
289,209	37,848	13,518	46,325	38,535	2
137,352	17,749	0	17,772	29,487	
151,857	20,099	13,518	28,553	9,048	
0	0	1,537	6,957	0	3
380,169	67,281	31,039	207,060	124,818	
6,039	900	363	1,889	1,123	
0	0	0	0	0	
374,130	66,381	30,676	205,171	123,695	4
0	0	0	0	0	5
19,561	1,831	671	5,719	3,998	6
197	0	0	0	109	7
0	0	0	0	0	8
0	0	0	0	0	9
0	0	0	43	496	10
11,708	1,960	620	2,625	2,782	11
\$ 722,310	\$ 114,219	\$ 49,663	\$ 282,598	\$ 176,035	12
\$ 619,699	\$ 95,632	\$ 42,819	\$ 243,167	\$ 148,889	13
135,650	11,250	13,239	42,214	22,884	
484,049	84,382	29,580	200,953	126,005	
0	0	0	0	0	
0	0	0	0	0	
0	0	0	0	0	
21,086	6,228	0	17,837	6,161	14
0	0	0	0	0	15a
0	0	0	400	5,000	15b
0	0	0	0	0	16
0	0	0	0	0	
0	0	0	400	5,000	
0	0	0	0	0	18
0	0	0	2,500	0	19
3,363	1,553	199	1,184	868	20
644,148	103,413	43,018	265,088	160,918	21
0	0	0	0	0	22
4,000	2,167	3,713	1,969	1,682	23
10,000	1,000	3,713	11,091	1,184	24
66,264	8,135	(536)	5,004	12,353	25a
(2,102)	(496)	(245)	(554)	(102)	25b
0	0	0	0	0	26
78,162	10,806	6,645	17,510	15,117	27
\$ 722,310	\$ 114,219	\$ 49,663	\$ 282,598	\$ 176,035	28

## REPORT OF CONDITION

	R-15 *CITIZENS BANK AND TRUST COMPANY	R-411 THE BLUE GRASS VALLEY BANK
	BLACKSTONE	BLUE GRASS
	8 OFFICES	1 OFFICE
<b>ASSETS</b>		
1. Cash and balances due from depository institutions: .....	\$ 10,609	\$ 1,287
a. Non interest-bearing balances and currency and coin .....	6,068	582
b. Interest-bearing balances .....	4,541	705
2. Securities .....	39,430	1,646
a. Held to Maturity .....	38,580	1,587
b. Available for sale .....	850	59
3. Federal Funds sold and securities purchased under agreements to resell .....	6,564	265
4. Loans and lease financing receivables: .....		
a. Loans and leases, net of unearned income .....	177,715	16,186
b. LESS: Allowance for loan and lease losses.....	2,042	313
c. LESS: Allocated transfer risk reserve.....	0	0
d. Loans and leases, net of unearned income, allowance for loan and lease losses .....	175,673	15,873
5. Assets held in trading accounts.....	0	0
6. Premises and fixed assets .....	3,315	132
7. Other real estate owned.....	51	37
8. Investments in unconsolidated subsidiaries and associated companies .....	0	0
9. Customers' liability to this bank on acceptances outstanding.....	0	0
10. Intangible assets .....	0	0
11. Other assets.....	2,748	321
12. TOTAL ASSETS .....	<u>\$ 238,390</u>	<u>\$ 19,561</u>
<b>LIABILITIES</b>		
13. Deposits: .....		
a. In domestic offices .....	\$ 209,542	\$ 16,815
(1) Noninterest-bearing.....	20,953	2,116
(2) Interest-bearing.....	188,589	14,699
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's .....	0	0
(1) Noninterest-bearing.....	0	0
(2) Interest-bearing.....	0	0
14. Federal funds purchased and securities sold under agreements to repurchase.....	0	0
15.a. Demand notes issued to the U.S. Treasury.....	0	0
b. Trading Liabilities.....		
16. Other borrowed money(includes mortgages and capitalized leases).....	1,400	40
a. With remaining maturity of one year or less.....	0	10
b. With remaining maturity of one to three years.....	0	20
c. With remaining maturity of more than three years.....	1,400	10
18. Bank's liability on acceptances executed and outstanding.....	0	0
19. Notes and debentures subordinated to deposits .....	0	0
20. Other liabilities .....	1,821	183
21. TOTAL LIABILITIES .....	<u>212,763</u>	<u>17,038</u>
<b>EQUITY CAPITAL</b>		
22. Perpetual preferred stock .....	0	0
23. Common Stock .....	1,250	500
24. Surplus.....	850	64
25. a. Undivided profits and capital reserves .....	23,527	1,959
b. Net unrealized gains(losses) on available-for-sale securities.....	0	0
26. Cumulative foreign currency translation adjustments.....	0	0
27. TOTAL EQUITY CAPITAL.....	<u>25,627</u>	<u>2,523</u>
28. TOTAL LIABILITIES AND EQUITY CAPITAL .....	<u>\$ 238,390</u>	<u>\$ 19,561</u>

\* Member of Federal Reserve

## STATE CORPORATION COMMISSION

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DECEMBER 31, 1999 (IN THOUSANDS OF DOLLARS)

R-70 *UNION BANK AND TRUST COMPANY	R-30 BANK OF BOTETOURT	R-946 THE BANK OF SOUTHSIDE VIRGINIA	R-1157 *ALBEMARLE FIRST BANK	R-986 *F & M BANK - CENTRAL VIRGINIA	
BOWLING GREEN	BUCHANAN	CARSON	CHARLOTTESVILLE	CHARLOTTESVILLE	
18 OFFICES	5 OFFICES	13 OFFICES	1 OFFICE	7 OFFICES	
\$ 13,235	\$ 3,754	\$ 13,308	\$ 3,011	\$ 3,161	1
12,511	3,628	13,133	1,412	3,161	
724	126	175	1,599	0	
136,643	21,766	92,333	5,235	35,014	2
6,245	6,043	14,722	0	17,753	
130,398	15,723	77,611	5,235	17,261	
6	5,626	8,978	5,174	7,567	3
394,808	88,897	164,753	13,792	42,674	
4,904	894	3,850	207	526	
0	0	0	0	0	
389,904	88,003	160,903	13,585	42,148	4
0	0	0	0	0	5
13,926	2,639	2,600	2,246	3,041	6
1,852	274	182	0	0	7
99	111	0	0	0	8
0	0	0	0	0	9
2,849	152	1,224	5	0	10
18,585	1,421	8,064	307	1,713	11
\$ 577,099	\$ 123,746	\$ 287,592	\$ 29,563	\$ 92,644	12
\$ 440,990	\$ 112,910	\$ 249,207	\$ 23,592	\$ 78,171	13
23,157	13,753	39,849	1,814	17,941	
417,833	99,157	209,358	21,778	60,230	
0	0	0	0	0	
0	0	0	0	0	
0	0	0	0	0	
22,709	0	0	0	5,061	14
0	0	0	0	0	15a
60,000	0	0	0	0	15b
21,500	0	0	0	0	16
6,000	0	0	0	0	
32,500	0	0	0	0	
0	0	0	0	0	18
0	0	0	0	0	19
12,056	686	4,642	35	299	20
535,755	113,596	253,849	23,627	83,531	21
0	0	0	0	0	22
7,200	1,220	291	2,909	1,881	23
6,640	1,150	2,000	4,285	1,344	24
30,522	7,807	32,887	(1,220)	6,292	25a
(3,018)	(27)	(1,435)	(38)	(404)	25b
0	0	0	0	0	26
41,344	10,150	33,743	5,936	9,113	27
\$ 577,099	\$ 123,746	\$ 287,592	\$ 29,563	\$ 92,644	28

## REPORT OF CONDITION

	R-1178 *GUARANTY BANK	R-1013 *THE BANK OF HAMPTON ROADS
	CHARLOTTESVILLE	CHESAPEAKE
	8 OFFICES	15 OFFICES
<b>ASSETS</b>		
1. Cash and balances due from depository institutions: .....	\$ 12,632	\$ 6,948
a. Non interest-bearing balances and currency and coin .....	7,854	6,948
b. Interest-bearing balances .....	4,778	0
2. Securities .....	25,033	22,442
a. Held to Maturity .....	1,336	21,818
b. Available for sale .....	23,697	624
3. Federal Funds sold and securities purchased under agreements to resell .....	122	8,098
4. Loans and lease financing receivables: .....		
a. Loans and leases, net of unearned income .....	206,646	141,480
b. LESS: Allowance for loan and lease losses.....	1,303	1,853
c. LESS: Allocated transfer risk reserve.....	0	0
d. Loans and leases, net of unearned income, allowance for loan and lease losses .....	205,343	139,627
5. Assets held in trading accounts.....	0	0
6. Premises and fixed assets .....	9,166	8,919
7. Other real estate owned.....	943	1,118
8. Investments in unconsolidated subsidiaries and associated companies .....	0	0
9. Customers' liability to this bank on acceptances outstanding.....	0	0
10. Intangible assets .....	568	92
11. Other assets.....	5,298	2,834
12. TOTAL ASSETS .....	<u>\$ 259,105</u>	<u>\$ 190,078</u>
<b>LIABILITIES</b>		
13. Deposits: .....		
a. In domestic offices .....	\$ 200,740	\$ 155,826
(1) Noninterest-bearing.....	12,380	39,684
(2) Interest-bearing.....	188,360	116,142
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's .....	0	0
(1) Noninterest-bearing.....	0	0
(2) Interest-bearing.....	0	0
14. Federal funds purchased and securities sold under agreements to repurchase.....	16,650	0
15.a. Demand notes issued to the U.S. Treasury.....	0	0
b. Trading Liabilities.....		
16. Other borrowed money(includes mortgages and capitalized leases).....	20,988	0
a. With remaining maturity of one year or less.....	20,000	0
b. With remaining maturity of one to three years.....	0	0
c. With remaining maturity of more than three years.....	988	0
18. Bank's liability on acceptances executed and outstanding.....	0	0
19. Notes and debentures subordinated to deposits .....	0	0
20. Other liabilities .....	764	3,374
21. TOTAL LIABILITIES .....	<u>239,142</u>	<u>159,200</u>
<b>EQUITY CAPITAL</b>		
22. Perpetual preferred stock .....	0	0
23. Common Stock .....	2,000	4,670
24. Surplus.....	9,791	15,798
25. a. Undivided profits and capital reserves .....	9,780	10,410
b. Net unrealized gains(losses) on available-for-sale securities.....	(1,608)	0
26. Cumulative foreign currency translation adjustments.....	0	0
27. TOTAL EQUITY CAPITAL.....	<u>19,963</u>	<u>30,878</u>
28. TOTAL LIABILITIES AND EQUITY CAPITAL .....	<u>\$ 259,105</u>	<u>\$ 190,078</u>

\* Member of Federal Reserve

## STATE CORPORATION COMMISSION

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DECEMBER 31, 1999 (IN THOUSANDS OF DOLLARS)

R-1155 *MONARCH BANK	R-975 *THE COMMONWEALTH BANK	R-984 *COMMUNITY BANKERS' BANK	R-935 *MINERS EXCHANGE BANK	R-893 *THE STATE BANK OF THE ALLEGHENIES	
CHESAPEAKE	CHESTERFIELD	CHESTERFIELD	COEBURN	COVINGTON	
1 OFFICE	4 OFFICES	1 OFFICE	5 OFFICES	3 OFFICES	
\$ 1,301	\$ 4,100	\$ 4,688	\$ 6,293	\$ 4,851	1
1,301	1,917	4,619	6,293	4,851	
0	2,183	69	0	0	
3,969	938	6,155	14,851	40,779	2
0	686	0	1,500	0	
3,969	252	6,155	13,351	40,779	
5,179	1,834	42,651	2,559	2,200	3
18,302	34,541	28,714	34,533	102,585	
229	296	359	504	1,181	
0	0	0	0	0	
18,073	34,245	28,355	34,029	101,404	4
0	0	0	0	0	5
1,901	953	77	1,832	1,409	6
0	62	0	67	0	7
0	0	0	0	0	8
0	0	0	0	0	9
0	66	0	0	0	10
169	724	706	961	2,066	11
\$ 30,592	\$ 42,922	\$ 82,632	\$ 60,592	\$ 152,709	12
\$ 16,369	\$ 36,186	\$ 21,644	\$ 54,570	\$ 135,662	13
6,773	11,048	21,644	15,894	9,434	
9,596	25,138	0	38,676	126,228	
0	0	0	0	0	
0	0	0	0	0	
0	0	0	0	0	
4,191	0	54,498	0	0	14
0	0	0	0	0	15a
0	0	0	0	0	15b
0	0	0	0	0	16
0	0	0	0	0	
0	0	0	0	0	
0	0	0	0	0	18
0	0	0	0	0	19
34	231	1,489	423	930	20
20,594	36,417	77,631	54,993	136,592	21
0	0	0	0	0	22
4,993	2,862	1,563	1,150	740	23
5,884	4,094	1,755	1,150	2,271	24
(823)	(451)	1,721	3,717	14,030	25a
(56)	0	(38)	(418)	(924)	25b
0	0	0	0	0	26
9,998	6,505	5,001	5,599	16,117	27
\$ 30,592	\$ 42,922	\$ 82,632	\$ 60,592	\$ 152,709	28

## REPORT OF CONDITION

	R-1049 *SECOND BANK & TRUST		R-471 FIRST STATE BANK	
	CULPEPER		DANVILLE	
	8 OFFICES		2 OFFICES	
<b>ASSETS</b>				
1. Cash and balances due from depository institutions: .....	\$	8,282	\$	2,124
a. Non interest-bearing balances and currency and coin .....		8,240		1,525
b. Interest-bearing balances .....		42		599
2. Securities .....		80,382		7,726
a. Held to Maturity .....		23,516		0
b. Available for sale .....		56,866		7,726
3. Federal Funds sold and securities purchased under agreements to resell .....		2,123		3,330
4. Loans and lease financing receivables: .....				
a. Loans and leases, net of unearned income .....		155,924		23,156
b. LESS: Allowance for loan and lease losses.....		1,859		270
c. LESS: Allocated transfer risk reserve.....		0		0
d. Loans and leases, net of unearned income, allowance for loan and lease losses .....		154,065		22,886
5. Assets held in trading accounts.....		0		0
6. Premises and fixed assets .....		6,221		2,847
7. Other real estate owned.....		0		60
8. Investments in unconsolidated subsidiaries and associated companies .....		45		0
9. Customers' liability to this bank on acceptances outstanding.....		0		0
10. Intangible assets .....		0		44
11. Other assets.....		3,946		448
12. TOTAL ASSETS .....	\$	255,064	\$	39,465
<b>LIABILITIES</b>				
13. Deposits: .....				
a. In domestic offices .....	\$	224,356	\$	31,610
(1) Noninterest-bearing.....		29,919		2,294
(2) Interest-bearing.....		194,437		29,316
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's .....		0		0
(1) Noninterest-bearing.....		0		0
(2) Interest-bearing.....		0		0
14. Federal funds purchased and securities sold under agreements to repurchase.....		0		0
15.a. Demand notes issued to the U.S. Treasury.....		908		484
b. Trading Liabilities.....		0		0
16. Other borrowed money(includes mortgages and capitalized leases).....		0		0
a. With remaining maturity of one year or less.....		0		0
b. With remaining maturity of one to three years.....		0		0
c. With remaining maturity of more than three years.....		0		0
18. Bank's liability on acceptances executed and outstanding.....		0		0
19. Notes and debentures subordinated to deposits .....		0		0
20. Other liabilities .....		1,540		(49)
21. TOTAL LIABILITIES .....		226,804		32,045
<b>EQUITY CAPITAL</b>				
22. Perpetual preferred stock .....		0		0
23. Common Stock .....		3,756		1,000
24. Surplus.....		1,317		1,500
25. a. Undivided profits and capital reserves .....		24,185		5,135
b. Net unrealized gains(losses) on available-for-sale securities.....		(998)		(215)
26. Cumulative foreign currency translation adjustments.....		0		0
27. TOTAL EQUITY CAPITAL.....		28,260		7,420
28. TOTAL LIABILITIES AND EQUITY CAPITAL .....	\$	255,064	\$	39,465

\* Member of Federal Reserve

## STATE CORPORATION COMMISSION

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DECEMBER 31, 1999 (IN THOUSANDS OF DOLLARS)

R-655 *VIRGINIA BANK AND TRUST COMPANY	R-1045 *F & M BANK-EMPORIA	R-508 THE PEOPLES BANK	R-1140 *ALLIANCE BANK CORPORATION	R-957 *F & M BANK- NORTHERN VIRGINIA	
DANVILLE	EMPORIA	EWING	FAIRFAX	FAIRFAX	
6 OFFICES	3 OFFICES	4 OFFICES	1 OFFICE	31 OFFICES	
\$ 5,499	\$ 4,897	\$ 1,829	\$ 1,119	\$ 35,593	1
5,499	4,897	1,729	1,019	35,593	
0	0	100	100	0	
33,643	28,708	11,275	8,094	274,759	2
33,216	9,158	11,275	0	239,306	
427	19,550	0	8,094	35,453	
8,157	504	1,743	0	554	3
88,469	39,378	15,150	21,945	425,963	
886	466	103	220	5,165	
0	0	0	0	0	
87,583	38,912	15,047	21,725	420,798	4
0	0	0	0	0	5
2,178	570	1,127	255	22,105	6
0	0	0	0	3,178	7
0	0	0	0	0	8
0	0	0	0	0	9
0	0	0	0	1,077	10
1,459	1,215	561	351	8,872	11
\$ 138,519	\$ 74,806	\$ 31,582	\$ 31,544	\$ 766,936	12
\$ 118,885	\$ 66,350	\$ 27,333	\$ 20,306	\$ 615,017	13
20,274	8,923	3,453	4,203	88,106	
98,611	57,427	23,880	16,103	526,911	
0	0	0	0	0	
0	0	0	0	0	
0	0	0	0	0	
0	0	0	4,159	88,270	14
0	0	0	0	0	15a
0	0	0	0	0	15b
0	0	0	0	810	16
0	0	0	0	0	
0	0	0	0	0	
0	0	0	0	810	
0	0	0	0	0	18
0	0	0	0	0	19
945	268	121	136	1,962	20
119,830	66,618	27,454	24,601	706,059	21
0	0	0	0	0	22
3,136	2,000	470	3,328	12,184	23
9,293	400	1,053	4,896	29,674	24
6,260	6,312	2,605	(975)	19,862	25a
0	(524)	0	(306)	(843)	25b
0	0	0	0	0	26
18,689	8,188	4,128	6,943	60,877	27
\$ 138,519	\$ 74,806	\$ 31,582	\$ 31,544	\$ 766,936	28

## REPORT OF CONDITION

	R-967	R-746
	*UNITED	*FIRST VIRGINIA
	BANK	BANK
	FAIRFAX	FALLS CHURCH
	22 OFFICES	90 OFFICES
<b>ASSETS</b>		
1. Cash and balances due from depository institutions: .....	\$ 48,222	\$ 155,440
a. Non interest-bearing balances and currency and coin .....	40,939	155,195
b. Interest-bearing balances .....	7,283	245
2. Securities .....	591,648	698,516
a. Held to Maturity .....	46,454	647,021
b. Available for sale .....	545,194	51,495
3. Federal Funds sold and securities purchased under agreements to resell .....	5,910	23,600
4. Loans and lease financing receivables: .....		
a. Loans and leases, net of unearned income .....	909,921	2,536,806
b. LESS: Allowance for loan and lease losses.....	13,364	27,793
c. LESS: Allocated transfer risk reserve.....	0	0
d. Loans and leases, net of unearned income, allowance for loan and lease losses .....	896,557	2,509,013
5. Assets held in trading accounts.....	0	0
6. Premises and fixed assets .....	11,698	31,818
7. Other real estate owned.....	2,252	704
8. Investments in unconsolidated subsidiaries and associated companies .....	0	0
9. Customers' liability to this bank on acceptances outstanding.....	0	0
10. Intangible assets .....	28,730	959
11. Other assets.....	33,849	51,397
12. TOTAL ASSETS .....	\$ 1,618,866	\$ 3,471,447
<b>LIABILITIES</b>		
13. Deposits: .....		
a. In domestic offices .....	\$ 1,083,163	\$ 2,977,470
(1) Noninterest-bearing.....	211,635	658,899
(2) Interest-bearing.....	871,528	2,318,571
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's .....	0	0
(1) Noninterest-bearing.....	0	0
(2) Interest-bearing.....	0	0
14. Federal funds purchased and securities sold under agreements to repurchase.....	155,583	212,362
15.a. Demand notes issued to the U.S. Treasury.....	4,998	0
b. Trading Liabilities.....		
16. Other borrowed money(includes mortgages and capitalized leases).....	235,500	2,065
a. With remaining maturity of one year or less.....	153,000	1,647
b. With remaining maturity of one to three years.....	0	0
c. With remaining maturity of more than three years.....	82,500	418
18. Bank's liability on acceptances executed and outstanding.....	0	0
19. Notes and debentures subordinated to deposits .....	0	0
20. Other liabilities.....	19,289	26,185
21. TOTAL LIABILITIES .....	1,498,533	3,218,082
<b>EQUITY CAPITAL</b>		
22. Perpetual preferred stock .....	0	0
23. Common Stock .....	1,430	25,050
24. Surplus.....	76,892	25,500
25. a. Undivided profits and capital reserves .....	57,409	203,133
b. Net unrealized gains(losses) on available-for-sale securities.....	(15,398)	(318)
26. Cumulative foreign currency translation adjustments.....	0	0
27. TOTAL EQUITY CAPITAL.....	120,333	253,365
28. TOTAL LIABILITIES AND EQUITY CAPITAL .....	\$ 1,618,866	\$ 3,471,447

\* Member of Federal Reserve

## STATE CORPORATION COMMISSION

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DECEMBER 31, 1999 (IN THOUSANDS OF DOLLARS)

R-85 THE BANK OF FINCASTLE	R-87 *THE BANK OF FLOYD	R-1164 *COMMUNITY FIRST BANK	R-768 UNITED COMMUNITY BANK	R-1158 *VIRGINIA HEARTLAND BANK	
FINCASTLE	FLOYD	FOREST	FRANKLIN	FREDERICKSBURG	
7 OFFICES	4 OFFICES	1 OFFICE	8 OFFICES	3 OFFICES	
\$ 4,596	\$ 5,775	\$ 302	\$ 10,267	\$ 4,463	1
4,573	3,725	300	8,614	4,463	
23	2,050	2	1,653	0	
6,332	52,524	3,724	50,648	17,995	2
5,972	18,489	0	4,710	0	
360	34,035	3,724	45,938	17,995	
12,399	6,975	1,765	12,784	0	3
80,741	87,260	6,563	88,201	87,272	
806	1,637	150	1,150	881	
0	0	0	0	0	
79,935	85,623	6,413	87,051	86,391	4
0	0	0	0	0	5
3,594	2,383	533	2,046	2,866	6
19	97		113	600	7
170	73	0	0	38	8
0	0	0	0	0	9
0	0	0	567	0	10
960	2,768	426	2,532	1,870	11
\$ 108,005	\$ 156,218	\$ 13,163	\$ 166,008	\$ 114,223	12
\$ 93,708	\$ 142,909	\$ 3,942	\$ 142,025	\$ 102,572	13
18,975	19,885	1,284	23,525	13,220	
74,733	123,024	2,658	118,500	89,352	
0	0	0	0	0	
0	0	0	0	0	
0	0	0	0	0	
0	0	0	1,206	396	14
0	0	0	0	0	15a
0	0	0	0	0	15b
0	0	0	1,439	0	16
0	0	0	0	0	
0	0	0	0	0	
0	0	0	1,439	0	
0	0	0	0	0	18
0	0	0	0	0	19
590	472	35	773	1,050	20
94,298	143,381	3,977	145,443	104,018	21
0	0	0	0	0	22
91	4,655	3,874	857	2,321	23
4,353	1,200	5,546	4,322	5,173	24
9,263	7,026	(229)	15,429	2,905	25a
0	(44)	(5)	(43)	(194)	25b
0	0	0	0	0	26
13,707	12,837	9,186	20,565	10,205	27
\$ 108,005	\$ 156,218	\$ 13,163	\$ 166,008	\$ 114,223	28

## REPORT OF CONDITION

	R-1148	R-1071
	*FIRST CAPITAL	*PENINSULA
	BANK	TRUST BANK, INCORPORATED
	GLEN ALLEN	GLOUCESTER
	1 OFFICE	7 OFFICES
<b>ASSETS</b>		
1. Cash and balances due from depository institutions: .....	\$ 1,594	\$ 8,872
a. Non interest-bearing balances and currency and coin .....	1,594	8,872
b. Interest-bearing balances .....	0	0
2. Securities .....	5,131	48,959
a. Held to Maturity .....	0	5,168
b. Available for sale .....	5,131	43,791
3. Federal Funds sold and securities purchased under agreements to resell .....	8,940	9,793
4. Loans and lease financing receivables: .....		
a. Loans and leases, net of unearned income .....	10,725	138,084
b. LESS: Allowance for loan and lease losses.....	139	1,513
c. LESS: Allocated transfer risk reserve.....	0	0
d. Loans and leases, net of unearned income, allowance for loan and lease losses .....	10,586	136,571
5. Assets held in trading accounts.....	0	0
6. Premises and fixed assets .....	298	8,306
7. Other real estate owned.....	0	437
8. Investments in unconsolidated subsidiaries and associated companies .....	0	0
9. Customers' liability to this bank on acceptances outstanding.....	0	0
10. Intangible assets .....	0	136
11. Other assets.....	307	3,105
12. TOTAL ASSETS .....	<u>\$ 26,856</u>	<u>\$ 216,179</u>
<b>LIABILITIES</b>		
13. Deposits: .....		
a. In domestic offices .....	\$ 20,019	\$ 197,390
(1) Noninterest-bearing.....	2,114	32,870
(2) Interest-bearing.....	17,905	164,520
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's .....	0	0
(1) Noninterest-bearing.....	0	0
(2) Interest-bearing.....	0	0
14. Federal funds purchased and securities sold under agreements to repurchase.....	165	0
15.a. Demand notes issued to the U.S. Treasury.....	0	311
b. Trading Liabilities.....		
16. Other borrowed money(includes mortgages and capitalized leases).....	0	19
a. With remaining maturity of one year or less.....	0	13
b. With remaining maturity of one to three years.....	0	6
c. With remaining maturity of more than three years.....	0	0
18. Bank's liability on acceptances executed and outstanding.....	0	0
19. Notes and debentures subordinated to deposits .....	0	0
20. Other liabilities .....	94	939
21. TOTAL LIABILITIES .....	<u>20,278</u>	<u>198,659</u>
<b>EQUITY CAPITAL</b>		
22. Perpetual preferred stock .....	0	0
23. Common Stock .....	3,074	4,722
24. Surplus.....	4,550	6,700
25. a. Undivided profits and capital reserves .....	(961)	7,414
b. Net unrealized gains(losses) on available-for-sale securities.....	(85)	(1,316)
26. Cumulative foreign currency translation adjustments.....	0	0
27. TOTAL EQUITY CAPITAL.....	<u>6,578</u>	<u>17,520</u>
28. TOTAL LIABILITIES AND EQUITY CAPITAL .....	<u>\$ 26,856</u>	<u>\$ 216,179</u>

\* Member of Federal Reserve

## STATE CORPORATION COMMISSION

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DECEMBER 31, 1999 (IN THOUSANDS OF DOLLARS)

R-809 *MINERS AND MERCHANTS BANK AND TRUST COMPANY GRUNDY 7 OFFICES	R-1035 *F & M BANK- MASSANUTTEN HARRISONBURG 9 OFFICES	R-1027 *ROCKINGHAM HERITAGE BANK HARRISONBURG 6 OFFICES	R-291 *BANK OF NORTHUMBERLAND, INCORPORATED HEATHSVILLE 3 OFFICES	R-1050 *CAPITAL ONE BANK HENRICO 2 OFFICES	
\$ 16,035	\$ 8,785	\$ 3,907	\$ 3,469	\$ 252,527	1
8,231	8,785	3,907	3,469	136,594	
7,804	0	0	0	115,933	
73,058	31,017	8,359	43,701	1,146,263	2
0	16,609	1,949	23,259	0	
73,058	14,408	6,410	20,442	1,146,263	
5,670	430	7,677	0	0	3
153,626	218,134	78,867	102,764	7,186,409	
2,034	2,866	920	1,337	270,340	
0	0	0	0	0	
151,592	215,268	77,947	101,427	6,916,069	4
0	0	0	0	0	5
4,245	3,760	2,169	536	254,913	6
161	61	0	0	0	7
0	0	0	0	0	8
0	0	0	0	0	9
0	0	0	0	0	10
3,199	5,366	1,074	2,148	926,615	11
\$ 253,960	\$ 264,687	\$ 101,133	\$ 151,281	\$ 9,496,387	12
\$ 228,533	\$ 208,430	\$ 87,811	\$ 137,814	\$ 1,569,048	13
27,102	21,753	11,976	12,648	86,530	
201,431	186,677	75,835	125,166	1,482,518	
0	0	0	0	46,545	
0	0	0	0	1,604	
0	0	0	0	44,941	
2,095	6,767	0	0	427,000	14
0	0	302	0	0	15a
0	27,633	1,000	0	5,635,177	15b
0	5,000	0	0	2,769,243	16
0	0	1,000	0	1,464,136	
0	22,633	0	0	1,401,798	
0	0	0	0	0	18
0	0	0	4,000	98,178	19
1,620	1,214	393	611	767,090	20
232,248	244,044	89,506	142,425	8,543,038	21
0	0	0	0	0	22
918	2,029	7,571	2,542	100,004	23
2,628	1,484	1,596	865	405,426	24
18,994	17,240	2,525	5,906	468,970	25a
(828)	(110)	(65)	(457)	(20,782)	25b
0	0	0	0	(269)	26
21,712	20,643	11,627	8,856	953,349	27
\$ 253,960	\$ 264,687	\$ 101,133	\$ 151,281	\$ 9,496,387	28

## REPORT OF CONDITION

	R-1153 *NEW PEOPLES BANK, INC.	R-1146 *FIRST COLONIAL BANK
	HONAKER	HOPEWELL
	3 OFFICES	7 OFFICES
<b>ASSETS</b>		
1. Cash and balances due from depository institutions: .....	\$ 5,063	\$ 2,726
a. Non interest-bearing balances and currency and coin .....	4,204	2,726
b. Interest-bearing balances .....	859	0
2. Securities .....	356	35,601
a. Held to Maturity .....	0	6,725
b. Available for sale .....	356	28,876
3. Federal Funds sold and securities purchased under agreements to resell .....	2,980	0
4. Loans and lease financing receivables: .....		
a. Loans and leases, net of unearned income .....	86,560	118,178
b. LESS: Allowance for loan and lease losses.....	865	1,543
c. LESS: Allocated transfer risk reserve.....	0	0
d. Loans and leases, net of unearned income, allowance for loan and lease losses .....	85,695	116,635
5. Assets held in trading accounts.....	0	0
6. Premises and fixed assets .....	3,433	1,620
7. Other real estate owned.....	0	94
8. Investments in unconsolidated subsidiaries and associated companies .....	0	0
9. Customers' liability to this bank on acceptances outstanding.....	0	0
10. Intangible assets .....	0	98
11. Other assets.....	1,064	2,253
12. TOTAL ASSETS .....	<u>\$ 98,591</u>	<u>\$ 159,027</u>
<b>LIABILITIES</b>		
13. Deposits: .....		
a. In domestic offices .....	\$ 87,490	\$ 139,247
(1) Noninterest-bearing.....	5,826	9,082
(2) Interest-bearing.....	81,664	130,165
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's .....	0	0
(1) Noninterest-bearing.....	0	0
(2) Interest-bearing.....	0	0
14. Federal funds purchased and securities sold under agreements to repurchase.....	0	6,907
15.a. Demand notes issued to the U.S. Treasury.....	0	0
b. Trading Liabilities.....	0	0
16. Other borrowed money(includes mortgages and capitalized leases).....	0	0
a. With remaining maturity of one year or less.....	0	0
b. With remaining maturity of one to three years.....	0	0
c. With remaining maturity of more than three years.....	0	0
18. Bank's liability on acceptances executed and outstanding.....	0	0
19. Notes and debentures subordinated to deposits .....	0	0
20. Other liabilities.....	413	863
21. TOTAL LIABILITIES .....	<u>87,903</u>	<u>147,017</u>
<b>EQUITY CAPITAL</b>		
22. Perpetual preferred stock .....	0	0
23. Common Stock .....	4,800	2,000
24. Surplus.....	7,200	500
25. a. Undivided profits and capital reserves .....	(1,312)	10,422
b. Net unrealized gains(losses) on available-for-sale securities.....	0	(912)
26. Cumulative foreign currency translation adjustments.....	0	0
27. TOTAL EQUITY CAPITAL.....	<u>10,688</u>	<u>12,010</u>
28. TOTAL LIABILITIES AND EQUITY CAPITAL .....	<u>\$ 98,591</u>	<u>\$ 159,027</u>

\* Member of Federal Reserve

## STATE CORPORATION COMMISSION

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DECEMBER 31, 1999 (IN THOUSANDS OF DOLLARS)

R-1007 *BENCHMARK COMMUNITY BANK	R-675 *BANK OF LANCASTER	R-1051 *CHESAPEAKE BANK	R-897 *THE FIRST BANK AND TRUST COMPANY	R-968 *VIRGINIA COMMUNITY BANK	
KENBRIDGE	KILMARNOCK	KILMARNOCK	LEBANON	LOUISA	
9 OFFICES	5 OFFICES	10 OFFICES	6 OFFICES	6 OFFICES	
\$ 7,534	\$ 5,299	\$ 8,520	\$ 10,581	\$ 5,802	1
7,534	5,199	8,520	9,560	5,794	
0	100	0	1,021	8	
28,317	53,171	38,725	21,930	23,441	2
5,246	0	0	1,000	0	
23,071	53,171	38,725	20,930	23,441	
0	0	0	580	0	3
152,145	131,229	141,824	209,398	83,710	
1,523	1,198	2,393	2,083	780	
0	0	0	0	0	
150,622	130,031	139,431	207,315	82,930	4
0	0	0	0	0	5
3,426	4,671	4,461	5,423	3,016	6
668	593	185	250	249	7
0	0	189	0	0	8
0	0	0	0	0	9
0	1,871	0	0	0	10
2,712	4,186	4,164	3,188	1,803	11
\$ 193,279	\$ 199,822	\$ 195,675	\$ 249,267	\$ 117,241	12
\$ 167,851	\$ 179,826	\$ 174,845	\$ 216,392	\$ 103,657	13
19,857	23,013	27,196	33,867	17,085	
147,994	156,813	147,649	182,525	86,572	
0	0	0	0	0	
0	0	0	0	0	
0	0	0	0	0	
7,035	1,283	4,800	11,791	2,658	14
0	0	0	0	0	15a
0	0	0	3,644	2,055	15b
0	0	0	817	2,055	16
0	0	0	734	0	
0	0	0	2,093	0	
0	0	0	0	0	18
0	0	0	0	0	19
979	1,382	1,537	953	858	20
175,865	182,491	181,182	232,780	109,228	21
0	0	0	0	0	22
2,000	5,703	2,000	2,360	3,750	23
900	3,016	2,952	2,103	918	24
15,056	10,041	10,141	12,227	3,848	25a
(542)	(1,429)	(600)	(203)	(503)	25b
0	0	0	0	0	26
17,414	17,331	14,493	16,487	8,013	27
\$ 193,279	\$ 199,822	\$ 195,675	\$ 249,267	\$ 117,241	28

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REPORT OF CONDITION

	R-1048 *THE PAGE VALLEY BANK	R-1163 *BANK OF THE JAMES
	LURAY	LYNCHBURG
	2 OFFICES	1 OFFICE
<b>ASSETS</b>		
1. Cash and balances due from depository institutions: .....	\$ 2,865	\$ 5,907
a. Non interest-bearing balances and currency and coin .....	2,865	5,707
b. Interest-bearing balances .....	0	200
2. Securities .....	22,214	9,713
a. Held to Maturity .....	13,709	2,991
b. Available for sale .....	8,505	6,722
3. Federal Funds sold and securities purchased under agreements to resell .....	840	4,863
4. Loans and lease financing receivables: .....		
a. Loans and leases, net of unearned income .....	26,917	6,589
b. LESS: Allowance for loan and lease losses.....	496	120
c. LESS: Allocated transfer risk reserve.....	0	0
d. Loans and leases, net of unearned income, allowance for loan and lease losses .....	26,421	6,469
5. Assets held in trading accounts.....	0	0
6. Premises and fixed assets .....	1,327	992
7. Other real estate owned.....	0	0
8. Investments in unconsolidated subsidiaries and associated companies .....	0	0
9. Customers' liability to this bank on acceptances outstanding.....	0	0
10. Intangible assets .....	0	0
11. Other assets.....	1,064	189
12. TOTAL ASSETS .....	<u>\$ 54,731</u>	<u>\$ 28,133</u>
<b>LIABILITIES</b>		
13. Deposits: .....		
a. In domestic offices .....	\$ 49,780	\$ 19,459
(1) Noninterest-bearing.....	7,430	900
(2) Interest-bearing.....	42,350	18,559
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's .....	0	0
(1) Noninterest-bearing.....	0	0
(2) Interest-bearing.....	0	0
14. Federal funds purchased and securities sold under agreements to repurchase.....	0	0
15.a. Demand notes issued to the U.S. Treasury.....	0	0
b. Trading Liabilities.....	0	0
16. Other borrowed money(includes mortgages and capitalized leases).....	0	0
a. With remaining maturity of one year or less.....	0	0
b. With remaining maturity of one to three years.....	0	0
c. With remaining maturity of more than three years.....	0	0
18. Bank's liability on acceptances executed and outstanding.....	0	0
19. Notes and debentures subordinated to deposits .....	0	0
20. Other liabilities.....	524	189
21. TOTAL LIABILITIES .....	<u>50,304</u>	<u>19,648</u>
<b>EQUITY CAPITAL</b>		
22. Perpetual preferred stock .....	0	0
23. Common Stock .....	2,000	3,742
24. Surplus.....	400	5,614
25. a. Undivided profits and capital reserves .....	2,082	(834)
b. Net unrealized gains(losses) on available-for-sale securities.....	(55)	(37)
26. Cumulative foreign currency translation adjustments.....	0	0
27. TOTAL EQUITY CAPITAL.....	<u>4,427</u>	<u>8,485</u>
28. TOTAL LIABILITIES AND EQUITY CAPITAL .....	<u>\$ 54,731</u>	<u>\$ 28,133</u>

\* Member of Federal Reserve

## STATE CORPORATION COMMISSION

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DECEMBER 31, 1999 (IN THOUSANDS OF DOLLARS)

R-976 *THE BANK OF MARION	R-131 *BANK OF MCKENNEY	R-1010 *HERITAGE BANK	R-1127 *METRO-COUNTY BANK OF VIRGINIA, INC.	R-1043 *THE MIDDLEBURG BANK	
MARION	MCKENNEY	MCLEAN	MECHANICSVILLE	MIDDLEBURG	
10 OFFICES	5 OFFICES	2 OFFICES	4 OFFICES	5 OFFICES	
\$ 9,616	\$ 3,601	\$ 2,667	\$ 1,214	\$ 8,230	1
9,553	3,294	2,667	1,214	8,038	
63	307	0	0	192	
101,828	13,091	24,055	10,832	64,900	2
83,064	4,557	0	0	7,796	
18,764	8,534	24,055	10,832	57,104	
0	1,219	0	750	12,139	3
119,904	42,080	31,689	47,485	143,967	
1,299	470	421	523	1,453	
0	0	0	0	0	
118,605	41,610	31,268	46,962	142,514	4
0	0	0	0	0	5
4,352	3,879	807	1,662	6,033	6
0	68	0	0	0	7
0	14	0	0	0	8
0	0	0	0	0	9
4,784	0	0	30	0	10
4,013	1,038	1,148	252	3,751	11
\$ 243,198	\$ 64,520	\$ 59,945	\$ 61,702	\$ 237,567	12
\$ 218,072	\$ 55,801	\$ 47,993	\$ 54,466	\$ 204,072	13
16,738	9,374	13,723	5,249	16,051	
201,334	46,427	34,270	49,217	188,021	
0	0	0	0	0	
0	0	0	0	0	
0	0	0	0	0	
0	285	3,001	0	10,812	14
0	0	0	0	0	15a
1,950	1,527	0	0	5,000	15b
1,950	400	0	0	0	16
0	1,000	0	0	0	
0	127	0	0	5,000	
0	0	0	0	0	18
0	0	0	0	0	19
1,113	720	353	410	855	20
221,135	58,333	51,347	54,876	220,739	21
0	0	0	0	0	22
1,000	901	2,295	2,769	2,240	23
500	1,986	6,530	2,409	2,240	24
20,954	3,540	210	1,900	14,051	25a
(391)	(240)	(437)	(252)	(1,703)	25b
0	0	0	0	0	26
22,063	6,187	8,598	6,826	16,828	27
\$ 243,198	\$ 64,520	\$ 59,945	\$ 61,702	\$ 237,567	28

## REPORT OF CONDITION

	R-997 *COUNTY BANK OF CHESTERFIELD  MIDLOTHIAN 4 OFFICES	R-1161 SOUTHERN COMMUNITY BANK AND TRUST  MIDLOTHIAN 1 OFFICE
<b>ASSETS</b>		
1. Cash and balances due from depository institutions: .....	\$ 5,435	\$ 357
a. Non interest-bearing balances and currency and coin .....	5,435	218
b. Interest-bearing balances .....	0	139
2. Securities .....	24,033	5,353
a. Held to Maturity .....	500	0
b. Available for sale .....	23,533	5,353
3. Federal Funds sold and securities purchased under agreements to resell .....	3,154	2,100
4. Loans and lease financing receivables: .....		
a. Loans and leases, net of unearned income .....	95,802	651
b. LESS: Allowance for loan and lease losses.....	1,028	10
c. LESS: Allocated transfer risk reserve.....	0	0
d. Loans and leases, net of unearned income, allowance for loan and lease losses .....	94,774	641
5. Assets held in trading accounts.....	0	0
6. Premises and fixed assets .....	2,186	714
7. Other real estate owned.....	595	0
8. Investments in unconsolidated subsidiaries and associated companies .....	0	0
9. Customers' liability to this bank on acceptances outstanding.....	0	0
10. Intangible assets .....	0	0
11. Other assets.....	1,857	127
12. TOTAL ASSETS .....	<u>\$ 132,034</u>	<u>\$ 9,292</u>
<b>LIABILITIES</b>		
13. Deposits: .....		
a. In domestic offices .....	\$ 122,251	\$ 440
(1) Noninterest-bearing.....	17,464	14
(2) Interest-bearing.....	104,787	426
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's .....	0	0
(1) Noninterest-bearing.....	0	0
(2) Interest-bearing.....	0	0
14. Federal funds purchased and securities sold under agreements to repurchase.....	0	0
15.a. Demand notes issued to the U.S. Treasury.....	0	0
b. Trading Liabilities.....	0	0
16. Other borrowed money(includes mortgages and capitalized leases).....	0	0
a. With remaining maturity of one year or less.....	0	0
b. With remaining maturity of one to three years.....	0	0
c. With remaining maturity of more than three years.....	0	0
18. Bank's liability on acceptances executed and outstanding.....	0	0
19. Notes and debentures subordinated to deposits .....	0	0
20. Other liabilities.....	819	348
21. TOTAL LIABILITIES .....	<u>123,070</u>	<u>788</u>
<b>EQUITY CAPITAL</b>		
22. Perpetual preferred stock .....	0	0
23. Common Stock .....	3,966	3,520
24. Surplus.....	2,609	5,191
25. a. Undivided profits and capital reserves .....	3,581	(206)
b. Net unrealized gains(losses) on available-for-sale securities.....	(1,192)	(1)
26. Cumulative foreign currency translation adjustments.....	0	0
27. TOTAL EQUITY CAPITAL.....	<u>8,964</u>	<u>8,504</u>
28. TOTAL LIABILITIES AND EQUITY CAPITAL .....	<u>\$ 132,034</u>	<u>\$ 9,292</u>

\* Member of Federal Reserve

## STATE CORPORATION COMMISSION

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DECEMBER 31, 1999 (IN THOUSANDS OF DOLLARS)

R-134 FIRST AND CITIZENS BANK  MONTEREY 1 OFFICE	R-384 *PEOPLES COMMUNITY BANK  MONTROSS 3 OFFICES	R-443 *THE FARMERS & MERCHANTS BANK OF CRAIG COUNTY NEW CASTLE 2 OFFICES	R-1116 HARBOR BANK  NEWPORT NEWS 3 OFFICES	R-767 *BANK OF OF THE COMMONWEALTH  NORFOLK 6 OFFICES	
\$ 2,135	\$ 1,872	\$ 1,250	\$ 3,864	\$ 6,298	1
2,078	1,872	1,250	3,764	6,145	
57	0	0	100	153	
12,502	6,833	6,874	32,820	20,733	2
997	4,669	6,786	0	4,706	
11,505	2,164	88	32,820	16,027	
0	0	764	3,031	0	3
36,544	63,021	23,616	65,763	124,651	
365	622	291	865	931	
0	0	0	0	0	
36,179	62,399	23,325	64,898	123,720	4
0	0	0	0	0	5
627	2,333	294	1,777	2,947	6
82	39	0	0	582	7
0	19	0	0	0	8
0	0	0	0	0	9
0	13	0	0	0	10
1,001	1,218	358	1,504	2,603	11
\$ 52,526	\$ 74,726	\$ 32,865	\$ 107,894	\$ 156,883	12
\$ 46,848	\$ 64,924	\$ 28,833	\$ 84,886	\$ 138,430	13
7,770	6,416	3,287	11,958	15,143	
39,078	58,508	25,546	72,928	123,287	
0	0	0	0	0	
0	0	0	0	0	
0	0	0	0	0	
1,000	2,029	0	1,809	4,156	14
0	0	0	0	0	15a
0	0	0	9,000	531	15b
0	0	0	4,000	0	16
0	0	0	0	0	
0	0	0	5,000	531	
0	0	0	0	0	18
0	0	0	0	0	19
1,174	738	161	360	1,730	20
49,022	67,691	28,994	96,055	144,847	21
0	0	0	0	0	22
600	663	1,050	5,637	1,374	23
175	301	230	6,672	3,421	24
3,033	6,059	2,591	238	7,769	25a
(304)	12	0	(708)	(528)	25b
0	0	0	0	0	26
3,504	7,035	3,871	11,839	12,036	27
\$ 52,526	\$ 74,726	\$ 32,865	\$ 107,894	\$ 156,883	28

## REPORT OF CONDITION

	R-887 BRANCH BANKING AND TRUST COMPANY OF VIRGINIA NORFOLK 108 OFFICES	R-971 *FIRST VIRGINIA BANK - HAMPTON ROADS NORFOLK 56 OFFICES
<b>ASSETS</b>		
1. Cash and balances due from depository institutions: .....	\$ 136,434	\$ 64,493
a. Non interest-bearing balances and currency and coin .....	135,389	64,493
b. Interest-bearing balances .....	1,045	0
2. Securities .....	1,308,673	204,774
a. Held to Maturity .....	0	203,874
b. Available for sale .....	1,308,673	900
3. Federal Funds sold and securities purchased under agreements to resell .....	136,215	0
4. Loans and lease financing receivables: .....		
a. Loans and leases, net of unearned income .....	3,294,038	497,636
b. LESS: Allowance for loan and lease losses.....	54,399	5,476
c. LESS: Allocated transfer risk reserve.....	0	0
d. Loans and leases, net of unearned income, allowance for loan and lease losses .....	3,239,639	492,160
5. Assets held in trading accounts.....	0	0
6. Premises and fixed assets .....	60,971	16,407
7. Other real estate owned.....	7,055	41
8. Investments in unconsolidated subsidiaries and associated companies .....	0	0
9. Customers' liability to this bank on acceptances outstanding.....	35	0
10. Intangible assets .....	122,876	2,029
11. Other assets.....	86,974	7,737
12. TOTAL ASSETS .....	<u>\$ 5,098,872</u>	<u>\$ 787,641</u>
<b>LIABILITIES</b>		
13. Deposits: .....		
a. In domestic offices .....	\$ 3,455,693	\$ 690,444
(1) Noninterest-bearing.....	398,207	142,485
(2) Interest-bearing.....	3,057,486	547,959
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's .....	6,348	0
(1) Noninterest-bearing.....	0	0
(2) Interest-bearing.....	6,348	0
14. Federal funds purchased and securities sold under agreements to repurchase.....	310,273	36,886
15.a. Demand notes issued to the U.S. Treasury.....	249,942	0
b. Trading Liabilities.....		
16. Other borrowed money(includes mortgages and capitalized leases).....	466,841	0
a. With remaining maturity of one year or less.....	106,099	0
b. With remaining maturity of one to three years.....	103,644	0
c. With remaining maturity of more than three years.....	257,098	0
18. Bank's liability on acceptances executed and outstanding.....	35	0
19. Notes and debentures subordinated to deposits .....	0	0
20. Other liabilities.....	137,802	5,167
21. TOTAL LIABILITIES .....	<u>4,626,934</u>	<u>732,497</u>
<b>EQUITY CAPITAL</b>		
22. Perpetual preferred stock .....	0	0
23. Common Stock .....	6,886	17,000
24. Surplus.....	426,036	13,000
25. a. Undivided profits and capital reserves .....	63,366	25,144
b. Net unrealized gains(losses) on available-for-sale securities.....	(24,350)	0
26. Cumulative foreign currency translation adjustments.....	0	0
27. TOTAL EQUITY CAPITAL.....	<u>471,938</u>	<u>55,144</u>
28. TOTAL LIABILITIES AND EQUITY CAPITAL .....	<u>\$ 5,098,872</u>	<u>\$ 787,641</u>

\* Member of Federal Reserve

## STATE CORPORATION COMMISSION

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DECEMBER 31, 1999 (IN THOUSANDS OF DOLLARS)

R-947 *HERITAGE BANK & TRUST	R-774 FARMERS & MERCHANTS BANK - EASTERN SHORE	R-1147 *SHORE BANK	R-900 *FARMERS AND MINERS BANK	R-164 LEE BANK & TRUST COMPANY	
NORFOLK	ONLEY	ONLEY	PENNINGTON GAP	PENNINGTON GAP	
5 OFFICES	7 OFFICES	7 OFFICES	5 OFFICES	3 OFFICES	
\$ 3,437	\$ 39,431	\$ 7,521	\$ 16,718	\$ 3,822	1
2,971	4,496	5,352	4,881	3,679	
466	34,935	2,169	11,837	143	
21,223	49,635	26,155	12,820	34,309	2
3,688	100	1,839	7,637	0	
17,535	49,535	24,316	5,183	34,309	
4,049	5,550	0	465	0	3
62,349	138,535	88,227	44,201	77,763	
912	3,623	1,163	584	973	
0	0	0	0	0	
61,437	134,912	87,064	43,617	76,790	4
0	0	0	0	0	5
2,354	2,859	3,007	1,718	2,947	6
429	176	188	0	352	7
0	0	0	0	0	8
0	0	0	0	0	9
0	3,782	38	0	0	10
1,736	3,592	1,823	1,040	1,176	11
\$ 94,665	\$ 239,937	\$ 125,796	\$ 76,378	\$ 119,396	12
\$ 83,867	\$ 199,394	\$ 108,706	\$ 68,374	\$ 95,714	13
16,583	33,496	9,833	12,522	11,456	
67,284	165,898	98,873	55,852	84,258	
0	0	0	0	0	
0	0	0	0	0	
0	0	0	0	0	
2,070	3,859	0	0	1,700	14
53	0	0	0	0	15a
0	0	6,003	0	6,000	15b
0	0	4,980	0	6,000	16
0	0	0	0	0	
0	0	1,023	0	0	
0	0	0	0	0	18
0	0	0	0	0	19
842	1,149	413	509	1,145	20
86,832	204,402	115,122	68,883	104,559	21
0	0	0	0	0	22
1,000	3,600	2,000	500	200	23
1,163	6,628	2,159	500	500	24
5,791	25,594	7,110	6,665	14,222	25a
(121)	(287)	(595)	(170)	(85)	25b
0	0	0	0	0	26
7,833	35,535	10,674	7,495	14,837	27
\$ 94,665	\$ 239,937	\$ 125,796	\$ 76,378	\$ 119,396	28

## REPORT OF CONDITION

	R-964	R-368
	*THE COMMUNITY BANK	*THE BANK OF CHARLOTTE COUNTY
	PETERSBURG 5 OFFICES	PHENIX 4 OFFICES
<b>ASSETS</b>		
1. Cash and balances due from depository institutions: .....	\$ 4,813	\$ 2,747
a. Non interest-bearing balances and currency and coin .....	4,813	2,710
b. Interest-bearing balances .....	0	37
2. Securities .....	12,496	12,257
a. Held to Maturity .....	5,412	9,243
b. Available for sale .....	7,084	3,014
3. Federal Funds sold and securities purchased under agreements to resell .....	0	2,258
4. Loans and lease financing receivables: .....		
a. Loans and leases, net of unearned income .....	89,766	66,345
b. LESS: Allowance for loan and lease losses.....	932	821
c. LESS: Allocated transfer risk reserve.....	0	0
d. Loans and leases, net of unearned income, allowance for loan and lease losses .....	88,834	65,524
5. Assets held in trading accounts.....	0	0
6. Premises and fixed assets .....	763	1,357
7. Other real estate owned.....	472	0
8. Investments in unconsolidated subsidiaries and associated companies .....	0	58
9. Customers' liability to this bank on acceptances outstanding.....	0	0
10. Intangible assets .....	0	0
11. Other assets.....	1,741	1,539
12. TOTAL ASSETS .....	\$ 109,119	\$ 85,740
<b>LIABILITIES</b>		
13. Deposits: .....		
a. In domestic offices .....	\$ 93,656	\$ 76,411
(1) Noninterest-bearing.....	18,680	9,726
(2) Interest-bearing.....	74,976	66,685
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's .....	0	0
(1) Noninterest-bearing.....	0	0
(2) Interest-bearing.....	0	0
14. Federal funds purchased and securities sold under agreements to repurchase.....	1,261	0
15.a. Demand notes issued to the U.S. Treasury.....	0	0
b. Trading Liabilities.....	0	0
16. Other borrowed money(includes mortgages and capitalized leases).....	0	0
a. With remaining maturity of one year or less.....	0	0
b. With remaining maturity of one to three years.....	0	0
c. With remaining maturity of more than three years.....	0	0
18. Bank's liability on acceptances executed and outstanding.....	0	0
19. Notes and debentures subordinated to deposits .....	0	0
20. Other liabilities.....	527	314
21. TOTAL LIABILITIES .....	95,444	76,725
<b>EQUITY CAPITAL</b>		
22. Perpetual preferred stock .....	0	0
23. Common Stock .....	461	150
24. Surplus.....	2,318	529
25. a. Undivided profits and capital reserves .....	11,048	8,411
b. Net unrealized gains(losses) on available-for-sale securities.....	(152)	(75)
26. Cumulative foreign currency translation adjustments.....	0	0
27. TOTAL EQUITY CAPITAL.....	13,675	9,015
28. TOTAL LIABILITIES AND EQUITY CAPITAL .....	\$ 109,119	\$ 85,740

\* Member of Federal Reserve

## STATE CORPORATION COMMISSION

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DECEMBER 31, 1999 (IN THOUSANDS OF DOLLARS)

R-1160 TOWNE BANK	R-995 *CENTRAL VIRGINIA BANK	R-175 ONE VALLEY BANK - SHENANDOAH	R-1167 *STATE BANK OF REMINGTON, INC.	R-1154 *FIRST SENTINEL BANK	
PORTSMOUTH	POWHATAN	RAPHINE	REMINGTON	RICHLANDS	
3 OFFICES	7 OFFICES	10 OFFICES	3 OFFICES	2 OFFICES	
\$ 11,111	\$ 5,623	\$ 8,128	\$ 3,375	\$ 3,927	1
11,101	5,562	8,044	3,375	1,467	
10	61	84	0	2,460	
16,900	45,769	40,987	23,094	17,512	2
0	26,703	21,244	7,030	1,569	
16,900	19,066	19,743	16,064	15,943	
18,539	77	0	2,130	740	3
145,911	130,056	177,400	39,832	22,028	
1,444	1,487	1,953	437	192	
0	0	0	0	0	
144,467	128,569	175,447	39,395	21,836	4
0	0	0	0	0	5
5,784	4,382	4,109	1,239	902	6
0	369	76	1,417	554	7
0	0	0	0	0	8
0	0	0	0	0	9
0	0	1,066	0	33	10
1,542	3,675	3,074	1,101	706	11
\$ 198,343	\$ 188,464	\$ 232,887	\$ 71,751	\$ 46,210	12
\$ 160,664	\$ 152,416	\$ 200,730	\$ 64,032	\$ 41,238	13
31,027	20,484	19,429	10,633	5,629	
129,637	131,932	181,301	53,399	35,609	
0	0	0	0	0	
0	0	0	0	0	
0	0	0	0	0	
3,000	4,273	5,029	0	0	14
106	0	0	150	0	15a
19	15,027	9,000	0	0	15b
19	0	4,500	0	0	16
0	0	4,500	0	0	
0	15,027	0	0	0	
0	0	0	0	0	18
0	0	0	0	0	19
1,040	699	1,224	258	206	20
164,829	172,415	215,983	64,440	41,444	21
0	0	0	0	0	22
18,659	1,000	672	2,000	884	23
18,692	4,742	2,432	2,438	220	24
(3,799)	11,378	14,076	3,209	3,986	25a
(38)	(1,071)	(276)	(336)	(324)	25b
0	0	0	0	0	26
33,514	16,049	16,904	7,311	4,766	27
\$ 198,343	\$ 188,464	\$ 232,887	\$ 71,751	\$ 46,210	28

## REPORT OF CONDITION

	R-974 *COMMERCE BANK OF VIRGINIA  RICHMOND 5 OFFICES	R-186 *CONSOLIDATED BANK AND TRUST COMPANY  RICHMOND 7 OFFICES
<b>ASSETS</b>		
1. Cash and balances due from depository institutions: .....	\$ 4,538	\$ 3,462
a. Non interest-bearing balances and currency and coin .....	4,538	3,462
b. Interest-bearing balances .....	0	0
2. Securities .....	29,484	48,759
a. Held to Maturity .....	522	24,008
b. Available for sale .....	28,962	24,751
3. Federal Funds sold and securities purchased under agreements to resell .....	0	0
4. Loans and lease financing receivables: .....		
a. Loans and leases, net of unearned income .....	80,703	49,982
b. LESS: Allowance for loan and lease losses.....	813	613
c. LESS: Allocated transfer risk reserve.....	0	0
d. Loans and leases, net of unearned income, allowance for loan and lease losses .....	79,890	49,369
5. Assets held in trading accounts.....	0	0
6. Premises and fixed assets .....	1,621	2,600
7. Other real estate owned.....	0	196
8. Investments in unconsolidated subsidiaries and associated companies .....	0	0
9. Customers' liability to this bank on acceptances outstanding.....	0	0
10. Intangible assets .....	0	254
11. Other assets.....	1,906	2,349
12. TOTAL ASSETS .....	<u>\$ 117,439</u>	<u>\$ 106,989</u>
<b>LIABILITIES</b>		
13. Deposits: .....		
a. In domestic offices .....	\$ 102,020	\$ 97,476
(1) Noninterest-bearing.....	17,321	16,247
(2) Interest-bearing.....	84,699	81,229
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's .....	0	0
(1) Noninterest-bearing.....	0	0
(2) Interest-bearing.....	0	0
14. Federal funds purchased and securities sold under agreements to repurchase.....	5,270	950
15.a. Demand notes issued to the U.S. Treasury.....	0	0
b. Trading Liabilities.....	0	560
16. Other borrowed money(includes mortgages and capitalized leases).....	0	560
a. With remaining maturity of one year or less.....	0	0
b. With remaining maturity of one to three years.....	0	0
c. With remaining maturity of more than three years.....	0	560
18. Bank's liability on acceptances executed and outstanding.....	0	0
19. Notes and debentures subordinated to deposits .....	0	0
20. Other liabilities .....	1,094	513
21. TOTAL LIABILITIES .....	<u>108,384</u>	<u>99,499</u>
<b>EQUITY CAPITAL</b>		
22. Perpetual preferred stock .....	0	0
23. Common Stock .....	1,847	2,430
24. Surplus.....	2,140	2,930
25. a. Undivided profits and capital reserves .....	5,851	2,825
b. Net unrealized gains(losses) on available-for-sale securities.....	(783)	(695)
26. Cumulative foreign currency translation adjustments.....	0	0
27. TOTAL EQUITY CAPITAL.....	<u>9,055</u>	<u>7,490</u>
28. TOTAL LIABILITIES AND EQUITY CAPITAL .....	<u>\$ 117,439</u>	<u>\$ 106,989</u>

\* Member of Federal Reserve

## STATE CORPORATION COMMISSION

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DECEMBER 31, 1999 (IN THOUSANDS OF DOLLARS)

R-1123 *CRESTAR BANK	R-934 *F & M BANK- RICHMOND	R-758 *FIRST VIRGINIA BANK- COLONIAL	R-1129 FIRST-CITIZENS BANK, A VIRGINIA CORPORATION ROANOKE	R-795 *FIRST VIRGINIA BANK - SOUTHWEST	
RICHMOND	RICHMOND	RICHMOND	ROANOKE	ROANOKE	
382 OFFICES	15 OFFICES	42 OFFICES	1 OFFICE	70 OFFICES	
\$ 1,240,645	\$ 13,384	\$ 42,230	\$ 3,954	\$ 57,521	1
1,237,982	13,384	42,230	3,944	57,521	
2,663	0	0	10	0	
4,747,159	89,593	175,443	525	323,920	2
0	57,185	167,079	0	296,197	
4,747,159	32,408	8,364	525	27,723	
43,285	3,318	0	0	41,920	3
19,917,396	165,351	512,466	176,547	942,635	
248,006	1,999	5,640	12,440	10,366	
0	0	0	0	0	
19,669,390	163,352	506,826	164,107	932,269	4
0	0	0	0	0	5
435,343	8,239	13,742	571	18,012	6
13,970	0	75	0	89	7
18,080	14	0	0	0	8
6,452	0	0	0	0	9
464,103	0	9,835	0	4,241	10
662,941	3,101	8,284	11,206	17,126	11
\$ 27,301,368	\$ 281,001	\$ 756,435	\$ 180,363	\$ 1,395,098	12
\$ 17,508,849	\$ 251,610	\$ 644,354	\$ 508	\$ 1,218,687	13
3,807,535	51,513	139,544	8	172,572	
13,701,314	200,097	504,810	500	1,046,115	
0	0	0	0	0	
0	0	0	0	0	
0	0	0	0	0	
5,436,824	5,610	37,930	0	29,943	14
1,024,996	0	0	0	0	15a
211,841	0	140	143,663	0	15b
45,067	0	0	143,663	0	16
130,590	0	0	0	0	
36,184	0	140	0	0	
6,452	0	0	0	0	18
616,818	0	0	0	0	19
476,148	603	4,728	6,527	13,293	20
25,281,928	257,823	687,152	150,698	1,261,923	21
0	0	0	0	0	22
146,955	2,850	30,625	6,000	23,839	23
387,859	9,476	21,125	8,100	28,709	24
1,545,622	11,492	17,622	15,565	80,970	25a
(60,996)	(640)	(89)	0	(343)	25b
0	0	0	0	0	26
2,019,440	23,178	69,283	29,665	133,175	27
\$ 27,301,368	\$ 281,001	\$ 756,435	\$ 180,363	\$ 1,395,098	28

## REPORT OF CONDITION

	R-791 *JAMES RIVER BANK/COLONIAL	R-1168 *CITIZENS COMMUNITY BANK
	SMITHFIELD	SOUTH HILL
	3 OFFICES	1 OFFICE
<b>ASSETS</b>		
1. Cash and balances due from depository institutions: .....	\$ 2,111	\$ 1,585
a. Non interest-bearing balances and currency and coin .....	1,488	987
b. Interest-bearing balances .....	623	598
2. Securities .....	9,417	1,378
a. Held to Maturity .....	0	1,150
b. Available for sale .....	9,417	228
3. Federal Funds sold and securities purchased under agreements to resell .....	26	9,192
4. Loans and lease financing receivables: .....		
a. Loans and leases, net of unearned income .....	28,231	1,572
b. LESS: Allowance for loan and lease losses.....	395	0
c. LESS: Allocated transfer risk reserve.....	0	0
d. Loans and leases, net of unearned income, allowance for loan and lease losses .....	27,836	1,572
5. Assets held in trading accounts.....	0	0
6. Premises and fixed assets .....	1,581	513
7. Other real estate owned.....	159	0
8. Investments in unconsolidated subsidiaries and associated companies .....	0	0
9. Customers' liability to this bank on acceptances outstanding.....	0	0
10. Intangible assets .....	0	0
11. Other assets.....	452	70
12. TOTAL ASSETS .....	<u>\$ 41,582</u>	<u>\$ 14,310</u>
<b>LIABILITIES</b>		
13. Deposits: .....		
a. In domestic offices .....	\$ 37,809	\$ 6,912
(1) Noninterest-bearing.....	8,742	946
(2) Interest-bearing.....	29,067	5,966
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's .....	0	0
(1) Noninterest-bearing.....	0	0
(2) Interest-bearing.....	0	0
14. Federal funds purchased and securities sold under agreements to repurchase.....	184	0
15.a. Demand notes issued to the U.S. Treasury.....	0	0
b. Trading Liabilities.....	0	0
16. Other borrowed money(includes mortgages and capitalized leases).....	0	0
a. With remaining maturity of one year or less.....	0	0
b. With remaining maturity of one to three years.....	0	0
c. With remaining maturity of more than three years.....	0	0
18. Bank's liability on acceptances executed and outstanding.....	0	0
19. Notes and debentures subordinated to deposits .....	0	0
20. Other liabilities .....	161	17
21. TOTAL LIABILITIES .....	<u>38,154</u>	<u>6,929</u>
<b>EQUITY CAPITAL</b>		
22. Perpetual preferred stock .....	0	0
23. Common Stock .....	2,050	3,761
24. Surplus.....	668	3,760
25. a. Undivided profits and capital reserves .....	792	(140)
b. Net unrealized gains(losses) on available-for-sale securities.....	(82)	0
26. Cumulative foreign currency translation adjustments.....	0	0
27. TOTAL EQUITY CAPITAL.....	<u>3,428</u>	<u>7,381</u>
28. TOTAL LIABILITIES AND EQUITY CAPITAL .....	<u>\$ 41,582</u>	<u>\$ 14,310</u>

\* Member of Federal Reserve

STATE CORPORATION COMMISSION

DECEMBER 31, 1999 (IN THOUSANDS OF DOLLARS)

R-994 *PROSPERITY BANK & TRUST COMPANY	R-1044 *PIONEER BANK	R-911 *FIRST VIRGINIA BANK-BLUE RIDGE	R-799 PLANTERS BANK & TRUST COMPANY OF VIRGINIA	R-1018 *THE MARATHON BANK	
SPRINGFIELD	STANLEY	STAUNTON	STAUNTON	STEPHENS CITY	
2 OFFICES	4 OFFICES	28 OFFICES	15 OFFICES	5 OFFICES	
\$ 4,450	\$ 9,472	\$ 31,580	\$ 28,159	\$ 8,011	1
4,450	4,936	31,580	24,918	7,973	
0	4,536	0	3,241	38	
13,692	14,116	88,437	125,392	10,231	2
3,242	3,556	75,409	62,928	5,647	
10,450	10,560	13,028	62,464	4,584	
1,610	2,215	9,970	0	6,616	3
36,030	70,031	386,399	294,983	75,296	
373	779	4,250	3,470	769	
0	0	0	0	0	
35,657	69,252	382,149	291,513	74,527	4
0	0	0	0	0	5
525	1,401	7,015	7,617	2,592	6
0	0	0	328	183	7
0	0	0	0	1	8
0	0	0	0	0	9
0	0	0	2,180	0	10
779	1,262	5,595	6,103	1,019	11
\$ 56,713	\$ 97,718	\$ 524,746	\$ 461,292	\$ 103,180	12
\$ 49,383	\$ 82,674	\$ 479,812	\$ 397,390	\$ 93,470	13
20,144	12,476	100,755	64,076	13,068	
29,239	70,198	379,057	333,314	80,402	
0	0	0	0	0	
0	0	0	0	0	
0	0	0	0	0	
2,611	0	2,075	13,625	0	14
0	0	0	0	0	15a
0	6,350	0	15,000	218	15b
0	0	0	15,000	0	16
0	0	0	0	0	
0	6,350	0	0	218	
0	0	0	0	0	18
0	0	0	0	0	19
129	669	4,791	1,268	488	20
52,123	89,693	486,678	427,283	94,176	21
0	0	0	0	0	22
1,550	2,107	10,330	20,000	4,651	23
1,595	422	5,196	3,554	3,871	24
1,757	5,764	22,672	11,881	609	25a
(312)	(268)	(130)	(1,426)	(127)	25b
0	0	0	0	0	26
4,590	8,025	38,068	34,009	9,004	27
\$ 56,713	\$ 97,718	\$ 524,746	\$ 461,292	\$ 103,180	28

## REPORT OF CONDITION

	R-1037 COMMUNITY BANK OF NORTHERN VIRGINIA	R-1046 *FIRST BANK
	STERLING 8 OFFICES	STRASBURG 7 OFFICES
<b>ASSETS</b>		
1. Cash and balances due from depository institutions: .....	\$ 5,655	\$ 4,101
a. Non interest-bearing balances and currency and coin .....	3,700	3,974
b. Interest-bearing balances .....	1,955	127
2. Securities .....	43,559	44,990
a. Held to Maturity .....	23,437	0
b. Available for sale .....	20,122	44,990
3. Federal Funds sold and securities purchased under agreements to resell .....	0	0
4. Loans and lease financing receivables: .....		
a. Loans and leases, net of unearned income .....	252,869	150,760
b. LESS: Allowance for loan and lease losses.....	2,780	1,447
c. LESS: Allocated transfer risk reserve.....	0	0
d. Loans and leases, net of unearned income, allowance for loan and lease losses .....	250,089	149,313
5. Assets held in trading accounts.....	0	0
6. Premises and fixed assets .....	4,592	4,367
7. Other real estate owned.....	1,174	343
8. Investments in unconsolidated subsidiaries and associated companies .....	0	0
9. Customers' liability to this bank on acceptances outstanding.....	0	0
10. Intangible assets .....	567	0
11. Other assets.....	5,303	3,827
12. TOTAL ASSETS .....	<u>\$ 310,939</u>	<u>\$ 206,941</u>
<b>LIABILITIES</b>		
13. Deposits: .....		
a. In domestic offices .....	\$ 261,686	\$ 153,991
(1) Noninterest-bearing.....	51,879	19,225
(2) Interest-bearing.....	209,807	134,766
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's .....	0	0
(1) Noninterest-bearing.....	0	0
(2) Interest-bearing.....	0	0
14. Federal funds purchased and securities sold under agreements to repurchase.....	6,317	1,547
15.a. Demand notes issued to the U.S. Treasury.....	0	0
b. Trading Liabilities.....		
16. Other borrowed money(includes mortgages and capitalized leases).....	18,000	33,622
a. With remaining maturity of one year or less.....	18,000	0
b. With remaining maturity of one to three years.....	0	0
c. With remaining maturity of more than three years.....	0	33,622
18. Bank's liability on acceptances executed and outstanding.....	0	0
19. Notes and debentures subordinated to deposits .....	0	0
20. Other liabilities .....	3,439	838
21. TOTAL LIABILITIES .....	<u>289,442</u>	<u>189,998</u>
<b>EQUITY CAPITAL</b>		
22. Perpetual preferred stock .....	0	0
23. Common Stock .....	2,610	2,447
24. Surplus.....	11,641	1,836
25. a. Undivided profits and capital reserves .....	7,883	14,002
b. Net unrealized gains(losses) on available-for-sale securities.....	(637)	(1,342)
26. Cumulative foreign currency translation adjustments.....	0	0
27. TOTAL EQUITY CAPITAL.....	<u>21,497</u>	<u>16,943</u>
28. TOTAL LIABILITIES AND EQUITY CAPITAL .....	<u>\$ 310,939</u>	<u>\$ 206,941</u>

\* Member of Federal Reserve

## STATE CORPORATION COMMISSION

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DECEMBER 31, 1999 (IN THOUSANDS OF DOLLARS)

R-731 *BANK OF SUFFOLK	R-600 *BANK OF ESSEX	R-297 SOUTHSIDE BANK	R-274 *BANK OF TAZEWELL COUNTY	R-959 *FARMERS & MERCHANTS BANK	
SUFFOLK	TAPPAHANNOCK	TAPPAHANNOCK	TAZEWELL	TIMBERVILLE	
8 OFFICES	6 OFFICES	9 OFFICES	7 OFFICES	5 OFFICES	
\$ 5,933	\$ 6,133	\$ 6,789	\$ 14,703	\$ 4,931	1
5,376	6,133	6,789	5,493	4,800	
557	0	0	9,210	131	
21,085	25,221	44,374	67,146	29,097	2
0	3,642	21,521	11,074	4,218	
21,085	21,579	22,853	56,072	24,879	
3,679	0	0	9,770	0	3
90,316	126,064	171,094	103,054	138,740	
1,173	1,601	2,817	1,133	1,090	
0	0	0	0	0	
89,143	124,463	168,277	101,921	137,650	4
0	0	0	0	0	5
2,043	7,275	4,032	1,891	3,158	6
0	72	243	163	0	7
0	8	0	0	0	8
0	0	0	0	0	9
98	1,405	0	0	0	10
1,424	2,719	2,850	3,141	3,253	11
\$ 123,405	\$ 167,296	\$ 226,565	\$ 198,735	\$ 178,089	12
\$ 97,868	\$ 142,891	\$ 201,757	\$ 173,963	\$ 139,736	13
17,355	15,860	21,402	21,432	17,456	
80,513	127,031	180,355	152,531	122,280	
0	0	0	0	0	
0	0	0	0	0	
0	0	0	0	0	
1,119	901	1,468	0	7,586	14
0	0	0	460	0	15a
11,000	7,000	8,000	0	18,548	15b
0	7,000	6,000	0	0	16
0	0	2,000	0	400	
11,000	0	0	0	18,148	
0	0	0	0	0	18
0	0	3,000	0	0	19
462	1,121	752	555	950	20
110,449	151,913	214,977	174,978	166,820	21
0	0	0	0	0	22
641	5,839	5,094	2,077	500	23
4,449	4,820	2,096	1,811	800	24
8,081	5,073	4,612	21,609	10,370	25a
(215)	(349)	(214)	(1,740)	(401)	25b
0	0	0	0	0	26
12,956	15,383	11,588	23,757	11,269	27
\$ 123,405	\$ 167,296	\$ 226,565	\$ 198,735	\$ 178,089	28

## REPORT OF CONDITION

	R-030	R-1147
	THE	*POTOMAC BANK
	BUSINESS BANK	OF VIRGINIA
	VIENNA	VIENNA
	2 OFFICES	1 OFFICE
<b>ASSETS</b>		
1. Cash and balances due from depository institutions: .....	\$ 2,104	\$ 628
a. Non interest-bearing balances and currency and coin .....	2,104	628
b. Interest-bearing balances .....	0	0
2. Securities .....	6,813	10,978
a. Held to Maturity .....	0	0
b. Available for sale .....	6,813	10,978
3. Federal Funds sold and securities purchased under agreements to resell .....	5,033	4,569
4. Loans and lease financing receivables: .....		
a. Loans and leases, net of unearned income .....	40,441	24,290
b. LESS: Allowance for loan and lease losses.....	748	365
c. LESS: Allocated transfer risk reserve.....	0	0
d. Loans and leases, net of unearned income, allowance for loan and lease losses .....	39,693	23,925
5. Assets held in trading accounts.....	0	0
6. Premises and fixed assets .....	283	357
7. Other real estate owned.....	1,425	0
8. Investments in unconsolidated subsidiaries and associated companies .....	0	0
9. Customers' liability to this bank on acceptances outstanding.....	0	0
10. Intangible assets .....	0	0
11. Other assets.....	416	339
12. TOTAL ASSETS .....	<u>\$ 55,767</u>	<u>\$ 40,796</u>
<b>LIABILITIES</b>		
13. Deposits: .....		
a. In domestic offices .....	\$ 49,331	\$ 28,892
(1) Noninterest-bearing.....	12,289	4,832
(2) Interest-bearing.....	37,042	24,060
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's .....	0	0
(1) Noninterest-bearing.....	0	0
(2) Interest-bearing.....	0	0
14. Federal funds purchased and securities sold under agreements to repurchase.....	0	4,011
15.a. Demand notes issued to the U.S. Treasury.....	0	0
b. Trading Liabilities.....	0	0
16. Other borrowed money(includes mortgages and capitalized leases).....	0	0
a. With remaining maturity of one year or less.....	0	0
b. With remaining maturity of one to three years.....	0	0
c. With remaining maturity of more than three years.....	0	0
18. Bank's liability on acceptances executed and outstanding.....	0	0
19. Notes and debentures subordinated to deposits .....	0	0
20. Other liabilities.....	295	157
21. TOTAL LIABILITIES .....	<u>49,626</u>	<u>33,060</u>
<b>EQUITY CAPITAL</b>		
22. Perpetual preferred stock .....	0	0
23. Common Stock .....	742	4,398
24. Surplus.....	11,997	4,398
25. a. Undivided profits and capital reserves .....	(6,497)	(810)
b. Net unrealized gains(losses) on available-for-sale securities.....	(101)	(250)
26. Cumulative foreign currency translation adjustments.....	0	0
27. TOTAL EQUITY CAPITAL.....	<u>6,141</u>	<u>7,736</u>
28. TOTAL LIABILITIES AND EQUITY CAPITAL .....	<u>\$ 55,767</u>	<u>\$ 40,796</u>

\* Member of Federal Reserve

## STATE CORPORATION COMMISSION

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DECEMBER 31, 1999 (IN THOUSANDS OF DOLLARS)

R-978 *THE BANK OF TIDEWATER	R-1015 *RESOURCE BANK	R-1057 *F & M BANK - PEOPLES	R-1047 *THE FAUQUIER BANK	R-1108 *SOUTHERN FINANCIAL BANK	
VIRGINIA BEACH	VIRGINIA BEACH	WARRENTON	WARRENTON	WARRENTON	
10 OFFICES	4 OFFICES	4 OFFICES	6 OFFICES	17 OFFICES	
\$ 13,569	\$ 4,881	\$ 6,730	\$ 11,482	\$ 19,159	1
13,569	3,482	6,730	11,204	14,695	
0	1,399	0	278	4,464	
78,835	23,133	20,376	18,779	136,917	2
0	16,537	10,477	5,376	37,110	
78,835	6,596	9,899	13,403	99,807	
232	1,445	2,402	14,010	0	3
123,364	267,444	95,064	183,787	238,509	
1,674	2,686	1,035	2,284	3,452	
0	0	0	0	0	
121,690	264,758	94,029	181,503	235,057	4
0	0	0	0	0	5
6,206	3,855	3,138	5,159	6,438	6
0	31	169	0	2,296	7
0	0	0	0	0	8
0	0	0	0	0	9
0	0	0	0	383	10
3,136	7,302	1,322	4,015	8,864	11
\$ 223,668	\$ 305,405	\$ 128,166	\$ 234,948	\$ 409,114	12
\$ 196,376	\$ 261,493	\$ 114,415	\$ 187,310	\$ 371,224	13
60,152	17,629	22,705	33,083	54,075	
136,224	243,864	91,710	154,227	317,149	
0	0	0	0	0	
0	0	0	0	0	
0	0	0	0	0	
8,160	0	1,384	0	0	14
0	0	0	0	0	15a
3	18,300	0	23,000	5,000	15b
3	13,000	0	10,000	0	16
0	300	0	0	0	
0	5,000	0	13,000	5,000	
0	0	0	0	0	18
0	0	0	0	0	19
1,310	2,437	541	2,926	4,270	20
205,849	282,230	116,340	213,236	380,494	21
0	7,350	0	0	0	22
11,890	3,719	2,100	2,000	2,000	23
2,851	10,576	500	400	8,182	24
4,218	1,604	9,277	19,595	20,162	25a
(1,140)	(74)	(51)	(283)	(2,553)	25b
0	0	0	0	829	26
17,819	23,175	11,826	21,712	28,620	27
\$ 223,668	\$ 305,405	\$ 128,166	\$ 234,948	\$ 409,114	28

## REPORT OF CONDITION

	R-969		R-734	
	*NORTHERN NECK		*JAMES	
	STATE BANK		RIVER BANK	
	WARSAW		WAVERLY	
	9 OFFICES		6 OFFICES	
<b>ASSETS</b>				
1. Cash and balances due from depository institutions: .....	\$	5,318	\$	3,517
a. Non interest-bearing balances and currency and coin .....		5,175		3,408
b. Interest-bearing balances .....		143		109
2. Securities .....		58,458		26,362
a. Held to Maturity .....		0		0
b. Available for sale .....		58,458		26,362
3. Federal Funds sold and securities purchased under agreements to resell .....		1,918		624
4. Loans and lease financing receivables: .....				
a. Loans and leases, net of unearned income .....		140,215		55,012
b. LESS: Allowance for loan and lease losses.....		1,563		917
c. LESS: Allocated transfer risk reserve.....		0		0
d. Loans and leases, net of unearned income, allowance for loan and lease losses .....		138,652		54,095
5. Assets held in trading accounts.....		0		0
6. Premises and fixed assets .....		3,168		2,676
7. Other real estate owned.....		164		197
8. Investments in unconsolidated subsidiaries and associated companies .....		0		0
9. Customers' liability to this bank on acceptances outstanding.....		0		0
10. Intangible assets .....		3,720		1,900
11. Other assets.....		3,618		1,666
12. TOTAL ASSETS .....	\$	215,016	\$	91,037
<b>LIABILITIES</b>				
13. Deposits: .....				
a. In domestic offices .....	\$	183,192	\$	80,793
(1) Noninterest-bearing.....		17,102		19,656
(2) Interest-bearing.....		166,090		61,137
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's .....		0		0
(1) Noninterest-bearing.....		0		0
(2) Interest-bearing.....		0		0
14. Federal funds purchased and securities sold under agreements to repurchase.....		0		0
15.a. Demand notes issued to the U.S. Treasury.....		0		0
b. Trading Liabilities.....		0		0
16. Other borrowed money(includes mortgages and capitalized leases).....		11,175		0
a. With remaining maturity of one year or less.....		500		0
b. With remaining maturity of one to three years.....		0		0
c. With remaining maturity of more than three years.....		10,675		0
18. Bank's liability on acceptances executed and outstanding.....		0		0
19. Notes and debentures subordinated to deposits .....		0		0
20. Other liabilities .....		1,607		538
21. TOTAL LIABILITIES .....		195,974		81,331
<b>EQUITY CAPITAL</b>				
22. Perpetual preferred stock .....		0		0
23. Common Stock .....		849		2,500
24. Surplus.....		2,143		500
25. a. Undivided profits and capital reserves .....		17,541		7,278
b. Net unrealized gains(losses) on available-for-sale securities.....		(1,491)		(572)
26. Cumulative foreign currency translation adjustments.....		0		0
27. TOTAL EQUITY CAPITAL.....		19,042		9,706
28. TOTAL LIABILITIES AND EQUITY CAPITAL .....	\$	215,016	\$	91,037

\* Member of Federal Reserve

STATE CORPORATION COMMISSION

DECEMBER 31, 1999 (IN THOUSANDS OF DOLLARS)

R-1047 CITIZENS AND FARMERS BANK	R-1156 *THE BANK OF WILLIAMSBURG	R-1034 *F & M BANK- WINCHESTER	R-481 *FARMERS BANK WINDSOR, VIRGINIA	R-945 *FIRST COMMONWEALTH BANK	
WEST POINT	WILLIAMSBURG	WINCHESTER	WINDSOR	WISE	
10 OFFICES	1 OFFICE	34 OFFICES	2 OFFICES	2 OFFICES	
\$ 15,269	\$ 221	\$ 28,443	\$ 3,184	\$ 3,283	1
13,424	221	27,592	3,181	3,183	
1,845	0	851	3	100	
61,845	4,273	228,406	30,063	23,870	2
34,791	0	67,956	0	6,061	
27,054	4,273	160,450	30,063	17,809	
0	1,787	65,333	3,131	2,125	3
232,379	588	496,837	58,166	25,696	
3,272	6	6,884	1,387	503	
0	0	0	0	0	
229,107	582	489,953	56,779	25,193	4
0	0	0	0	0	5
8,199	621	15,894	1,997	1,041	6
0	0	5,954	1,072	11	7
0	0	0	0	0	8
0	0	0	0	0	9
1,367	0	9,578	0	0	10
6,323	257	16,537	2,614	1,222	11
\$ 322,110	\$ 7,741	\$ 860,098	\$ 98,840	\$ 56,745	12
\$ 260,882	\$ 4,023	\$ 756,939	\$ 85,020	\$ 51,489	13
34,856	593	50,104	12,558	9,230	
226,026	3,430	706,835	72,462	42,259	
0	0	0	0	0	
0	0	0	0	0	
0	0	0	0	0	
2,835	0	14,187	0	0	14
0	0	0	0	0	15a
					15b
27,200	0	0	0	0	16
27,200	0	0	0	0	
0	0	0	0	0	
0	0	0	0	0	
0	0	0	0	0	18
0	0	0	0	0	19
2,955	13	7,433	508	201	20
293,872	4,036	778,559	85,528	51,690	21
0	0	0	0	0	22
2,783	2,000	2,530	123	1,450	23
710	2,000	18,204	2,625	1,450	24
25,691	(229)	65,167	11,015	2,966	25a
(946)	(66)	(4,362)	(451)	(811)	25b
0	0	0	0	0	26
28,238	3,705	81,539	13,312	5,055	27
\$ 322,110	\$ 7,741	\$ 860,098	\$ 98,840	\$ 56,745	28

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1999

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Albemarle First Bank  
1265 Seminole Trail  
Charlottesville 22906 (Albemarle County)  
C.E.O.- Charles C. Paschall, President  
Cashier- Charles Darnell,  
Chief Financial Officer

Alliance Bank Corporation  
12735 Shops Lane  
Fairfax 22033 (Fairfax County)  
C.E.O.- David M. Cordingley, President  
Cashier- Paul M. Harbolick, Jr.,

Bank of Botetourt  
Main Street  
P.O. Box 339  
Buchanan 24066 (Botetourt County)  
C.E.O.- H. Watts Steger, III, President  
Cashier- G. Lyn Hayth, III

Brs: Botetourt County -  
U.S. Route 220, Daleville  
Railroad Street, Eagle Rock  
60 Lee Highway North, Troutville  
Roanoke County -  
Lot 1, Perimeter East Commerce  
Center, US Route 460 and Trail Drive

EFTS:  
Botetourt County -  
4070 Roanoke Road, Fincastle  
Roanoke County -  
Creekside Market,  
8201 Williamson Road

Bank of Charlotte County, The  
Berkley & Charlotte Streets  
P.O. Box 336  
Phenix 23959 (Charlotte County)  
C.E.O.- Bobby A. Howard, President  
Cashier- Robert D. Sublett

Brs: Campbell County -  
308 Lynchburg Avenue, Brookneal  
Charlotte County -  
Main Street, Charlotte Courthouse  
26 King Street, Keysville

\*Bank of Clarke County  
2 East Main Street  
P.O. Box 391  
Berryville 22611 (Clarke County)  
C.E.O.- John R. Milleson, President  
Cashier- James W. McCarty, Jr.,  
Chief Financial Officer

Brs: City of Winchester -  
40 West Piccadilly Street  
625 East Jubal Early Dr

Clarke County -  
North side of Route 723, Boyce  
Frederick County -  
1508 Senseny Road  
382 Fairfax Pike, Stephens City

EFTS:  
Clarke County -  
U. S. Routes 340 and 17/50, Boyce  
Frederick County -  
1016 Millwood Pike  
1518 Martinsburg Pike  
747 Fairfax Street, Stephens City

Bank of Essex  
323 Prince Street  
Tappahannock 22560 (Essex County)  
C.E.O.- George M. Longest, Jr., President  
Cashier- Bruce E. Thomas

Brs: Essex County -  
U.S. Routes 17 & 360  
Rappahannock Shopping Center,  
Tappahannock  
Hanover County -  
Route 360 & Proposed Creighton Road  
Between Routes 615 & 643,  
Mechanicsville  
Henrico County -  
9951 Brook Road, Glen Allen  
King William County -  
U.S. Route 360, Central Garage  
1681 Main Street, West Point

Bank of Fincastle, The  
17 South Roanoke Street  
P.O. Box 107  
Fincastle 24090 (Botetourt County)  
C.E.O.- John F. Kilby, President  
Cashier- Michael Jasper, Treasurer

Brs: Botetourt County -  
5825 Cloverdale Road  
98 Blue Ridge Boulevard  
614 Lee Highway, Cloverdale  
1618 Roanoke Road, Daleville  
U.S. Route 220 South, Daleville  
5192 Lee Highway S., Troutville

EFTS:  
City of Roanoke -  
2635 Colonial Avenue  
Botetourt County -  
U.S. Route 11 & Interstate 81, Daleville  
Quickette Market  
U.S. Route 220 North, Fincastle

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1999

Bank of Floyd, The  
101 Jacksonville Circle  
Floyd 24091 (Floyd County)  
C.E.O.- Ronald Leon Moore, President  
Cashier- Dave E. Welch, Chief Financial Officer

Brs: Carroll County -  
185 South Main Street, Hillsville  
Floyd County -  
northeast corner of U.S. Highway 221  
and Connors Grove, Willis  
Roanoke County -  
4094 Postal Drive

Bank of Hampton Roads, The  
201 Volvo Parkway  
P.O. Box 1000  
Chesapeake 23320  
C.E.O.- Jack W. Gibson, President  
Cashier- Cynthia A. MacArthur

Brs: City of Chesapeake -  
1400 Kempsville Road, Suite 102  
1500 Mt Pleasant Road  
4108 Portsmouth Boulevard  
4507 Relay Road  
4720 Battlefield Boulevard, South  
712 Liberty Street  
852 N. George Washington Highway  
City of Norfolk -  
4037 East Little Creek Road  
415 St Pauls Boulevard  
4500 East Princess Anne Road  
City of Suffolk -  
117 Market Street  
City of Virginia Beach -  
1100 Dam Neck Road  
1316 North Great Neck Road  
5472 Indian River Road

EFT:  
City of Chesapeake -  
1320 Northwest Boulevard Suite 100

\*Bank of Lancaster  
100 Main Street  
P.O. Box 1869  
Kilmarnock 22482 (Lancaster County)  
C.E.O.- Austin L. Roberts, III, President  
Cashier- Richard Abbott, Treasurer

Brs: Lancaster County -  
Lancaster Square Shopping Center  
North Main Street, Kilmarnock  
State Route 3  
Ice House Field Shopping Center,  
White Stone  
Richmond County -  
610 West Richmond Road, Warsaw

Westmoreland County -  
Route 3 Kings Highway, Montross

\*Bank of Marion, The  
102 West Main Street  
P.O. Box 1067  
Marion 24354 (Smyth County)  
C.E.O.- John E. Stringer, President  
Cashier- Chris Snodgrass, Chief Financial Officer

Brs: Russell County -  
702 Fairmont Avenue, Honaker  
Scott County -  
196 East Jackson Street, Gate City  
U.S. Highway 23 North and Legion  
Street, Weber City  
Smyth County -  
Parcel 'e' Chilhowie Shopping Center,  
Chilhowie  
1600 N Main Street, Marion  
South Main St & Washington Avenue,  
Marion  
Northwest corner of  
Allison Gap Road and Main Street,  
Saltville  
Washington County -  
State Routes 91 and 750, Glade Spring  
Wythe County -  
512 North Main Street, Rural Retreat

EFT:  
Smyth County -  
1193 North Main Street, Marion

Bank of McKenney  
20718 First Street  
McKenney 23872 (Dinwiddie County)  
C.E.O.- Richard M. Liles, President  
Cashier- James Bryant Neville, Jr.

Brs: Chesterfield County -  
20815 Chesterfield Plaza, Ettrick  
6300 River Road, Matoaca  
Dinwiddie County -  
13812 Boydton Plank Road  
U.S. Highway 460 and State Route 684

EFT:  
Dinwiddie County -  
5420 Boydton Plank Rd

Bank of Northumberland, Incorporated  
P.O. Box 9  
Heathsville 22473 (Northumberland County)  
C.E.O.- Lewis R. Reynolds, President  
Cashier- Dorothy C. Reynolds

Brs: Northumberland County -  
Southwest Corner of U.S. Route 360 &  
State Route 200, Burgess

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1999

<p>Bank of Northumberland, Incorporated (Continued) Northumberland County - U.S. Route 360, Calleo</p> <p>Bank of Southside Virginia, The State Route 618 P.O. Box 40 Carson 23830 (Dinwiddie County) C.E.O.- J. Peter Clements, President Cashier- Carol C. Chappell</p> <p>Brs: City of Colonial Heights - 764 East Eilerslie Ave City of Franklin - Southampton Shopping Center 1310 Armory Drive City of Petersburg - 2703 South Crater Road Dinwiddie County - U.S. Route 1 and State Route 226 13909 Boydton Plank Road, Dinwiddie Greensville County - U.S. Route 58 &amp; State Route 686 Prince George County - 6400 Courthouse Road Southampton County - 18207 Virginia Avenue, Boykins 23003 Main Street, Capron Sussex County - Jarrett Avenue Main Street, Stony Creek U.S. Route 460 &amp; Route 631, Wakefield</p> <p>EFTS: City of Colonial Heights - South Park Avenue and Roslyn Road City of Hopewell - 5201 Oaklawn Boulevard City of Petersburg - 3140 South Crater Road Sussex County - Interstate 95 and U. S. Route 301, Stony Creek</p> <p>*Bank of Suffolk 1514 Holland Road Suffolk 23439 C.E.O.- John G. Sebrell, President Cashier- Susan H. Simpkins</p> <p>Brs: City of Chesapeake - 3216 Western Branch Boulevard City of Suffolk - 1000 North Main Street 101 East Washington Street 1512 Holland Road 1589 Bridge Road 625 East Washington Street 6423 Whaleyville Blvd</p>	<p>*Bank of Tazewell County 309 East Main Street Tazewell 24651-0687 (Tazewell County) C.E.O.- Cameron L. Forrester, President Cashier- Alonzo A. Crouse</p> <p>Brs: Tazewell County - 2070 Leatherwood Lane, Bluefield 511 Virginia Avenue, Bluefield 1108 Tazewell Avenue, Tazewell 612 Market Street, Tazewell 621 East Riverside Drive, Tazewell 846 Fincastle Turnpike, Tazewell</p> <p>Bank of Tidewater, The 1548 Laskin Road Virginia Beach 23454 C.E.O.- Elizabeth A. Duke, President Cashier- Neal A. Petrovich, Chief Financial Officer</p> <p>Brs: City of Chesapeake - 1304 Greenbrier Parkway Battlefield Shoppes 1201 North Battlefield Boulevard City of Norfolk - 6330 Newtown Road, Suite 100 City of Virginia Beach - 2089 General Booth Boulevard 2251 W. Great Neck Road 3801 Pacific Avenue 770 Lynnhaven Parkway Suite 100 Giant Square Shopping Center Independence Boulevard Providence Square Shopping Center 5225 Providence Road</p> <p>Bank of Williamsburg, The 5251 John Tyler Highway, Suite 52 Williamsburg 23185 (James City County) C.E.O.- J. Michael Johnson Cashier- Anthony Peay</p> <p>*Bank of the Commonwealth 403 Boush Street Norfolk 23501 C.E.O.- Edward J. Woodard, Jr., Chairman of the Board Cashier- John H. Gayle</p> <p>Brs: City of Norfolk - 4101 Granby Street City of Virginia Beach - 1124 First Colonial Road 1870 Kempsville Road 225 South Rosemont Road 2712 North Mall Drive</p>
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ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1999

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*Bank of the Commonwealth (Continued) EFT: City of Norfolk - 150 Park Avenue	City of Fairfax - 11180 Lee Highway City of Galax - 1100 East Stuart Drive City of Hampton - 2160 Coliseum Drive City of Hopewell - 105 N. Main Street City of Lynchburg - 2100 Wards Road 2301 Langhorne Road 3638 Old Forest Road 7114 Timberlake Road City of Martinsville - 1 Ellsworth Street 1205 Memorial Boulevard City of Newport News - 12301 Warwick Boulevard 603 Pilot House Drive City of Norfolk - 200 Boush Street(D-I) 2008 Cromwell Drive 2336 East Little Creek Road 245 East Little Creek Road 537 West 21st Street 7420 Granby Street East Ring Road and Military Circle Shopping Center City of Petersburg - 801 S. Adams Street Franklin and Adams Street Sycamore and Walnut Streets City of Portsmouth - 3301 High Street 500 Crawford Street 5515 Portsmouth Boulevard City of Richmond - 1009-1011 East Main Street 1210 Westover Hills Boulevard 5711 Patterson Avenue 830 East Main Street City of Roanoke - 1620 Hershberger Road, N.W. 37 Church Avenue, SW City of Salem - 303 E. Burwell Street City of Suffolk - 1008 West Washington Street 1525 North Main Street City of Virginia Beach - 1433 Kempsville Road 3450 Pacific Avenue 4592 Virginia Beach Boulevard 5101 Cleveland Street, Suite 101 601 Lynnhaven Parkway 6056 East Indian River Road 930 First Colonial Road 944 Independence Boulevard
Bank of the James 615 Church Street Lynchburg 24505 C.E.O.- James R. Hughes, Jr., President Cashier- Martin E. Waltemyer, Treasurer	
Benchmark Community Bank 100-102 South Broad Street P.O. Box 569 Kenbridge 23944 (Lunenburg County) C.E.O.- Ben L. Watson, III, President Cashier- Janice C. Whitlow	
Brs: Brunswick County - 313 N. Main Street, Lawrenceville Lunenburg County - 1910 Main Street, Victoria Mecklenburg County - 247 N. Main Street, Chase City 403 East Virginia Avenue, Suite E, Clarksville 828 North Mecklenburg Avenue, South Hill Nottoway County - 1500-1508 W. Virginia Avenue, Crewe Prince Edward County - East Third Street & South Street, Farmville Southwest Corner of Main Street and Milnwood Road, Farmville	
Blue Grass Valley Bank, The 6 Main Street Blue Grass 24413 (Highland County) C.E.O.- Anthony E. Crane, Cashier	
*Branch Banking and Trust Company of Virginia 109 East Main Street Norfolk 23510 C.E.O.- Jesse W. Howard, President	
Brs: City of Alexandria - 1421 Prince Street City of Chesapeake - 111 Mill Creek Parkway, Suite 100 1809 Greenbrier Parkway 238 South Battlefield Boulevard 3113 Western Branch Boulevard City of Clifton Forge - 511 Main Street City of Colonial Heights - 2609 Boulevard City of Emporia - Weaver and N. Main Streets	

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1999

\*Branch Banking and Trust Company of Virginia  
(Continued)

Amherst County -  
Seminole Shopping Center  
Route 29 North, Madison Heights

Appomattox County -  
History Junction, Appomattox

Arlington County -  
1010 North Glebe Road  
Ballston Common Mall  
4238 Wilson Boulevard

Bedford County -  
U.S. Route 221 and State Route 666, Forest  
6 Village Square  
State Routes 122 and 655, Moneta

Campbell County -  
9009 Timberlake Road

Carroll County -  
Highway 52 & State Route 927, Cana  
145 N Main Street, Hillsville

Chesterfield County -  
1120 Huguenot Road  
2531 W. Hundred Road, Chester  
2500 Promenade Parkway, Midlothian  
6512 Harbour View Court, Midlothian

Fairfax County -  
1650 Tysons Boulevard, McLean  
6661 Old Dominion Drive, McLean  
8200 Greensboro Drive, McLean  
12355 Sunrise Valley Drive, Reston  
6949 Commerce Street, Springfield

Franklin County -  
13400 Booker T. Washington Highway  
4505 Timberline Road, Ferrum  
20160 Virgil Goode Highway, Rocky Mount  
216 College Street, Rocky Mount  
65 North Main Street, Rocky Mount

Hanover County -  
7016 Mechanicsville Turnpike  
201 N. Washington Highway, Ashland  
300 England Street, Ashland  
9564 Kings Charter Drive, Ashland  
7021 Mechanicsville Turnpike,  
Mechanicsville  
8071 Mechanicsville Turnpike,  
Mechanicsville

Henrico County -  
10791 West Broad Street  
1650 Willow Lawn Drive  
1773 N. Parham Road  
4802 S. Laburnum Avenue  
8001 West Broad Street  
8209 West Broad Street  
River Road Shopping Center  
6201 River Road  
11400 Nuckols Road, Glen Allen

Henry County -  
11020 Virginia Avenue, Bassett

2680 Virginia Avenue, Collinsville  
4860 Greensboro Road, Ridgeway  
1460 Fairystone Park Highway, Stanleytown

Patrick County -  
4952 Ararat Highway, Ararat  
3607 Jeb Stuart Highway, Meadows of Dan  
22121 Jeb Stuart Highway, Patrick Springs  
100 Stonewall Court, Stuart  
9747 Woolwine Highway, Woolwine

Prince William County -  
12451 Hedges Run Road, Woodbridge

Roanoke County -  
3119 Chaparral Drive  
203 Virginia Avenue, Vinton

Smyth County -  
5894 Lee Highway, Atkins  
1020 East Lee Highway, Chilhowie  
109 Palmer Avenue, Saltville

Spotsylvania County -  
3205 Plank Road

Stafford County -  
305 Garrisonville Road, Stafford

York County -  
5340 George Washington Memorial Hwy,  
Grafton

EFTS:

City of Chesapeake -  
681-A North Battlefield Boulevard

City of Lynchburg -  
Liberty University  
3765 Candler's Mountain Road  
Randolph-Macon Woman's College  
2500 Rivermont Avenue

City of Norfolk -  
Sentara-Norfolk General Hospital  
600 Gresham Drive

City of Portsmouth -  
Mayview Medical Center  
3636 High Street

Arlington County -  
1701 North George Mason Drive  
Ballston Common Mall  
4238 Wilson Boulevard

Botetourt County -  
604 Minute Market,  
Route 220 Alternate

Carroll County -  
U.S. Route 58 & State Route 743

Franklin County -  
Ferrum Minute Market, Route 40 West  
Penhook Minute Market, Route 40 East  
Redwood Minute Market, Route 40 East  
Franklin Minute Market  
Route 40 East, Rocky Mount  
Panda Minute Market,  
616 North Main Street, Rocky Mount

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1999

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<p>*Burke &amp; Herbert Bank &amp; Trust Company 100 South Fairfax Street P.O. Box 268 Alexandria 22313 C.E.O.- David M. Burke Cashier- Jeffrey L. Stryker, Senior Vice President</p> <p>Brs: City of Alexandria - 155 N Paxton Street 1705 Fern Street 1775 Jamieson Avenue 306 E Monroe Avenue 621 King Street City of Falls Church - 225 West Broad Street Arlington County - 500 South 23rd Street Fairfax County - 2604 Sherwood Hall Lane 5519 Franconia Road 5705 Seminary Road 5731 Telegraph Road 8736-38 Cooper Road</p> <p>EFTS: City of Alexandria - 2836 Duke Street Fairfax County - 3200 Mount Vernon Memorial Highway, Mount Vernon</p> <p>*Business Bank, The 8399 Leesburg Pike Vienna 22182 (Fairfax County) C.E.O.- Harold C. Rauner, President Cashier- Lisa M. Porter, Chief Financial Officer</p> <p>Br: Fairfax County - 1451 Dolley Madison Boulevard, McLean</p> <p>Capital One Bank 11011 West Broad Street Glen Allen 23060 (Henrico County) C.E.O.- Richard D. Fairbank, Chairman of the Board Cashier- David M. Willey</p> <p>Br: Great Britain (UK) - No. 1 Northumberland Avenue, London</p> <p>Central Virginia Bank 2501 Anderson Highway P.O. Box 39 Powhatan 23139 (Powhatan County) C.E.O.- Ralph Larry Lyons, President Cashier- Charles F. Catlett, III, Treasurer</p> <p>Brs: Chesterfield County - 4901 Millridge Parkway East, Midlothian Village Marketplace Shopping Center</p>	<p>Midlothian Turnpike &amp; Old Buckingham, Midlothian Cumberland County - 1368 Anderson Highway State Routes 45 and 649, Cartersville Powhatan County - 2036 New Dorset Road 2490 Anderson Highway</p> <p>*Chesapeake Bank 97 North Main Street P.O. Box 1419 Kilmarnock 22482 (Lancaster County) C.E.O.- Douglas D. Monroe, Jr., Chairman of the Board Cashier- John H. Hunt, II, Chief Financial Officer</p> <p>Brs: City of Williamsburg - 1229 Lafayette Street Gloucester County - 6569 Market Drive, Gloucester Hayes Store Shopping Center U S Route 17, Hayes James City County - 4492 John Tyler Highway SE Corner of State Route 5 and Ironbound Road Lancaster County - 10 Lancaster Drive, Irvington King Carter Drive and Tavern Road, Irvington State Routes 3 and 201, Lively Mathews County - State Routes 198 and 14, Mathews</p> <p>EFTS: Gloucester County - U.S. Route 17 &amp; State Route 3, Glenss James City County - Southwest corner of Ironbound Road and State Route 5 Williamsburg Pottery Factory, Inc. Building #8, Lightfoot Williamsburg Pottery Factory, Inc. Building #3, Lightfoot Lancaster County - Rappahannock General Hospital Harris Road Mathews County - State Routes 198 and 3 State Routes 14 and 198, Mathews York County - Zooms Convenience Store Route 60/Bypass Road</p>
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ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1999

<p>Citizens Bank and Trust Company 126 S Main Street P.O. Box 386 Blackstone 23824 (Nottoway County) C.E.O.- J. A. Wilson, Jr., President Cashier- C. B. Cordle, Jr.</p> <p>Brs: Amelia County - State Route 38 &amp; Church Street, Amelia Nottoway County - 101 N Main Street(D-I), Blackstone State Routes 40 &amp; 46, Blackstone Agnew Street &amp; Namozine Avenue, Burkeville 210 Carter Street, Crewe Prince Edward County - 1517 West Third Street, Farmville 1712 S. Main Street, Farmville</p> <p>Citizens Community Bank 800 North Mecklenburg Avenue P.O. Box 490 South Hill 23970 (Mecklenburg County) C.E.O.- James H. Wells, President Cashier – Joseph Owens, Chief Financial Officer</p> <p>*Citizens and Farmers Bank 8th &amp; Main Streets West Point 23181 (King William County) C.E.O.- Larry G. Dillon, President Cashier- Thomas Cherry, Chief Financial Officer</p> <p>Brs: Essex County - U.S. Route 360/17 Essex Square Shopping Center, Tappahannock Henrico County - 8001 West Broad Street State Route 5 and Strath Road, Varina James City County - 4780 Longhill Road N.E. Corner of U.S. Route 60 and State Route 607, Norge King William County - 14th &amp; Main Streets, West Point Middlesex County - SW Corner of the Intersection of State Route 33 &amp; State Route 227 New Kent County - U.S. Route 60 &amp; State Route 155, Providence Forge State Route 249, Quinton</p> <p>EFTS: King William County - 100 Winter Street, West Point Middlesex County - U. S. Route 17 Bypass Food Lion Store, Saluda</p>	<p>Commerce Bank of Virginia 11500 West Broad Street Richmond 23242-0569 (Henrico County) C.E.O.- John M. Wiatt Cashier- Thomas H. Caffrey, Senior Vice President</p> <p>Brs: City of Richmond - 901 East Byrd Street, West Tower Suite 1150 Goochland County - 3018 River Road West 27 Broad Street Road, Centerville Hanover County - Intersection Of State Routes 637 &amp; 6, Ashland</p> <p>Commonwealth Bank, The 9310 Midlothian Turnpike Richmond 23235 (Chesterfield County) C.E.O.- J.E. Causey Davis, President Cashier- William R. Ranson, Treasurer</p> <p>Brs: City of Richmond - 707 East Main Street Henrico County - 12410 Gayton Road 900 N. Parham Road</p> <p>Community Bank of Northern Virginia 107 Free Court Sterling 20167-9850 (Loudoun County) C.E.O.- David P. Summers, President Cashier- Karen A. Benedict</p> <p>Brs: City of Fairfax - 4029 Chain Bridge Road Fairfax County - 13826 Lee Highway, Centreville 783 Station Street, Herndon 6809 Old Dominion Drive, McLean 302 Maple Avenue, Vienna 8150 Leesburg Pike, Vienna Loudoun County - Borders Plaza Center State Route 7 &amp; Palisades Parkway, Sterling</p> <p>Community Bank, The 200 N Sycamore Street P.O. Box 2166 Petersburg 23804 C.E.O.- Nathan S. Jones, III, President Cashier- Lillian M. Umphlett</p> <p>Brs: City of Colonial Heights - 2000 Snead Avenue City of Petersburg - 2618 S Crater Road</p>
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ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1999

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Community Bank, The (Continued)	3101 Duke Street
City of Petersburg -	3600 King Street
9 West Tabb Street(D-I)	3610-H King Street
Chesterfield County -	4616 Kenmore Avenue
West Hundred Rd & Winfree Avenue,	515 King Street
Chester	5701-B Duke Street
Community Bankers' Bank	City of Charlottesville -
557-B Southlake Boulevard	1201 Emmett Street
Richmond 23235-0626 (Chesterfield County)	1900 Emmett Street
C.E.O.- Raymond B. Cavedo, Jr., President	2117 Ivy Road
Cashier- Wendy M. Conley	403 Park Street
Community First Bank	City of Chesapeake -
306 Gristmill Drive, Unit A	100 Volvo Parkway
Lynchburg 24502 (Bedford County)	2421 Bainbridge Boulevard
C.E.O.- John L. Wynne, President	320 South Battlefield Boulevard
Cashier- F.F. Falls	4113 Portsmouth Boulevard
*Consolidated Bank and Trust Company	City of Fairfax -
320 N First Street	4020 University Drive
Richmond 23261-6823	City of Falls Church -
C.E.O.- Vernard W. Henley, Chairman of the Board	603 West Broad Street
Brs: City of Hampton -	City of Franklin -
101 N Armstead Ave	117 West Second Avenue
30 South Mallory Street	City of Hampton -
City of Newport News -	2 East Queensway
2015 25th Street	2100 Executive Drive
City of Richmond -	2155 Coliseum Drive
1806 Creighton Road	75 Willow Oaks Boulevard
3009 Hull Street	Burrell Street & Cedar Avenue
Henrico County -	Building 268
5214 Chamberlayne Avenue	City of Harrisonburg -
County Bank of Chesterfield	1300 South Main Street
10400 Hull Street Road	1790 East Market Street
Midlothian 23112 (Chesterfield County)	180 East Market Street
C.E.O.- Henry E. Richeson, President	City of Hopewell -
Cashier- Zirkle Blakey, III	200-204 North Main Street
Brs: Chesterfield County -	City of Lexington -
6435 Ironbridge Road	45 South Main Street
906 Branchway Road	City of Lynchburg -
13241 River's Bend Boulevard, Chester	1010 Main Street
*Crestar Bank	4710 Boonsboro Road
919 East Main Street	6001 Fort Avenue
Richmond 23219	Plaza One
C.E.O.- Richard G. Tilghman,	One Plaza Shopping Center
Chairman of the Board	City of Manassas -
Cashier- James D. Barr	8751 Sudley Road
Brs: City of Alexandria -	8885 Centreville Road
1460 Beauregard Street	8950 Mathis Avenue
1650 King Street	City of Martinsville -
231 South Van Dorn Street	1105 Spruce Street
2809 Mount Vernon Avenue	134 East Church Street
	240 West Commonwealth Boulevard
	City of Newport News -
	10814 Warwick Boulevard
	11817 Canon Boulevard
	12227 Jefferson Avenue
	14500 Warwick Boulevard
	301 Hiden Boulevard
	6060 Jefferson Avenue

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1999

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## \*Crestar Bank (Continued)

## City of Norfolk -

1221 East Little Creek Road  
129 West Little Creek Road  
3351 Princess Anne Road  
400 Gresham Avenue  
500 Main Street  
5425 Robin Hood Road  
5800 Virginia Beach Boulevard  
777 West 21st. Street

## City of Petersburg -

1340 West Washington Street  
1941 South Sycamore Street  
898 East Washington Street

## City of Portsmouth -

2860 Airline Boulevard  
303 County Street

## City of Radford -

1000 Norwood Street  
1st and Kent Street

## City of Richmond -

1101 Azalea Avenue  
1518 Hull Street Road  
1801 West Broad Street  
206 East Main Street  
2500 East Broad Street  
3022 West Broad Street  
3513 West Cary Street  
3513 West Cary Street, (D-I)  
424 East Grace Street  
4708 Forest Hill Avenue  
500 North Harrison Street  
5801 Patterson Avenue  
640 W. Southside Plaza  
7133 Forest Hill Avenue  
901 East Byrd Street  
901 Semmes Avenue

## City of Roanoke -

112 McClanahan Street, S. W.  
1535 Hershberger Road, N. W.  
2112 Colonial Avenue, S. W.  
2230 Melrose Avenue  
3403 Williamson Road, N. W.  
3407 Orange Avenue, N. E.  
510 South Jefferson Street

## City of Salem -

1499 West Main Street  
1841 West Main Street  
2929 Keagy Road

## City of South Boston -

410 Main Street

## City of Staunton -

1111 Greenville Avenue  
638 North Coalter Street  
8-14 West Beverly Street  
Statler Square Shopping Center  
850 Statler Boulevard

## City of Suffolk -

123 North Main Street

## City of Virginia Beach -

1625 General Booth Boulevard  
2260 SunStates Court  
3330 Pacific Avenue  
3334 Virginia Beach Boulevard  
4550 Virginia Beach Boulevard  
4572-6 Virginia Beach Boulevard  
635 Lynnhaven Parkway  
711 First Colonial Road  
750 Independence Boulevard  
849 Kempsville Road  
916 South Military Highway

## City of Waynesboro -

1100 West Broad Street  
Shenandoah Village Outlet Mall  
600 Shenandoah Village Drive

## City of Williamsburg -

1186 Jamestown Road  
120 Monticello Avenue  
120 North Henry Street  
401 West Duke Of Gloucester Street  
Garrison Drive & North Mount Vernon Avenue

## City of Winchester -

1950 S. Pleasant Valley Road

## Accomack County -

23364 Front Street, Accomac  
62 Market Street, Onancock  
Edmunds Street & Railroad Avenue, Painter

## Albemarle County -

1705 Seminole Trail  
1980 Rio Hill Center

## Amherst County -

U.S. Route 29 North & Dillard Road,  
Madison Heights  
Wal-mart at U.S. Route 29 and  
Woody's Lake Road, Madison Heights

## Arlington County -

249 North Glebe Road  
3040 Clarendon Boulevard  
3108 Columbia Pike  
3141 Lee Highway  
4301 Wilson Boulevard  
4710 Lee Highway  
6711 Lee Highway  
900 North Taylor Street  
1000 Wilson Boulevard, Rosslyn

## Bedford County -

Graves Mill Center  
U. S. Route 221 & Graves Mill Road

## Campbell County -

9604 Timberlake Road

## Chesterfield County -

10100 Hull Street Road  
10300 Midlothian Turnpike  
13001 Hull Street Road

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1999

\*Crestar Bank (Continued)

Chesterfield County -  
2065 Huguenot Road  
2736 Hannaford Plaza  
4830 Jefferson Davis Highway  
Midlothian Turnpike & Crowder Drive  
Bermuda Square Shopping Center  
12551 Jefferson Davis Highway, Chester  
Ironbridge Plaza Shopping Center  
12020 Ironbridge Road, Chester

Culpeper County -  
633 Meadowbrook Center, Culpeper  
801 James Madison Highway  
Wal-Mart Supercenter, Culpeper

Fairfax County -  
12001 Lee Jackson Memorial Highway  
5820 Kingstowne Center  
5922 Richmond Highway  
6050 Rose Hill Drive, Suite 101  
7617 Little River Turnpike  
9401 Lee Highway  
4250 John Marr Drive, Annandale  
5234 Rolling Road, Burke  
Burke Commons Shopping Center  
6052 Burke Commons Road, Burke  
14200-E Centreville Square, Centreville  
13900 Lee Jackson Memorial Highway,  
Chantilly  
13033 Lee Jackson Highway, Fairfax  
6300 Leesburg Pike, Fairfax  
6075 Gorgas Road, Fort Belvoir  
Fort Belvoir Commissary  
6020 Gorgas Road, Suite 101, Fort Belvoir  
9883 Georgetown Pike, Great Falls  
2401 Centreville Road, Herndon  
9400 Richmond Highway, Lorton  
1301 Chain Bridge Road, McLean  
1449-A Chain Bridge Road, McLean  
11180 South Lakes Drive, Reston  
11600 Plaza America Drive, Reston  
1900 Centennial Park Drive, Reston  
6216 Rolling Road, Springfield  
7205 Commerce Street, Springfield  
8098 Rolling Road, Springfield  
501 Maple Avenue, West, Vienna  
515 Maple Avenue East, Vienna  
8219 Leesburg Pike, Vienna

Fauquier County -  
680 Warrenton Center, Warrenton

Franklin County -  
101 South Main Street, Rocky Mount  
550 Old Franklin Turnpike, Rocky Mount

Gloucester County -  
Gloucester Point  
7115 George Washington Memorial Hgwy,  
Gloucester  
Main Street, Gloucester Courthouse

Halifax County -  
4027 Halifax Road, Centerville

Hanover County -  
U.S. Route 301 & State Route 646  
Hanover Courthouse  
State Route 739, Beaverdam  
U.S. Route 1 & State Route 602, Doswell  
7430 Bell Creek Road, Mechanicsville  
8028 Mechanicsville Pike, Mechanicsville

Henrico County -  
1131 Gaskins Road  
11400 West Broad Street Road  
14 North Laburnum Avenue  
1500 Parham Road  
1601 Willow Lawn Drive  
Willow Lawn Shopping Center  
3631 Mechanicsville Turnpike  
4307 Williamsburg Road  
4816 South Laburnum Avenue  
7818 Parham Road  
7901 Brook Road  
8201 Brook Road  
9072 West Broad Street  
Tuckermuck Square Shopping Center  
9480 West Broad Street  
Gayton Crossing Hannaford  
1356 Gaskins Road  
Hannaford Bros.  
1601 Willow Lawn Drive  
Staples Mill & Glenside Drive  
11501 West Broad Street Road, Glen Allen

Henry County -  
243 Virginia Avenue, Collinsville  
State Routes 57 and 609, Fieldale  
U. S. Route 220 and State Route 724,  
Ridgeway

James City County -  
496 McLaws Circle  
5700 Williamsburg Landing Drive  
6385 Richmond Road, Lightfoot

Loudoun County -  
1007 Edwards Ferry Road, N. E., Leesburg  
11 Pidgeon Hill Drive, Sterling  
46340 Potomac Run Plaza, Sterling

Northampton County -  
21263 Lankford Highway, Cheriton  
10233 Rogers Road, Nassawadox

Orange County -  
101 East Main Street, Orange

Page County -  
20 E. Luray Shopping Center, Luray

Patrick County -  
West Blue Ridge Avenue, Stuart

Prince George County -  
4305 Mahone Avenue, Fort Lee  
Fort Lee Commissary, 400 Shop Road,  
Fort Lee

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1999

*Crestar Bank (Continued)	500 Morse Street, NE
Prince William County -	5000 Connecticut Avenue, N.W.
12417 Dillingham Square	555 12th Street, N.W.
4150 Dale Boulevard	5601 3rd Street, N.E.
7915 Sudley Road	6422 Georgia Avenue, N.W.
Westgate Shopping Center	965 L'Enfant Plaza North, S.W.
4377 Kevin Walker Drive, Dumfries	Maryland -
13408 Jefferson Davis Highway, Woodbridge	2912 Emmorton Road, Abingdon
Pulaski County -	2520 University Boulevard E., Adelphi
7373 Peppers Ferry Boulevard	152 Main Street, Annapolis
Routes 114 and 600	2122 Generals Highway, Annapolis
Roanoke County -	2350 Solomans Island Road, Bethesda
2730 Ogden Road, S. W.	1900 Queens Chapel Road, Avondale
4025 Brambleton Avenue	120 East Baltimore Street, Baltimore
7227 Williamson Road	1300 N. Charles Street, Baltimore
210 East Washington Avenue, Vinton	1701 Chesaco Avenue, Baltimore
Rockbridge County -	2400 Boston Street, Suite 110, Baltimore
U.S. Route 11 North	221 South Main Street, Bel Air
Rockingham County -	11735 Beltsville Drive, Beltsville
1905 East Market Street	10245 Old Georgetown Road, Bethesda
210 Virginia Avenue, Bridgewater	5450 Westbard Avenue, Bethesda
Shenandoah County -	6410 Rockledge Drive, Bethesda
300 Stoney Creek Boulevard, Edinburg	7315 Wisconsin Avenue, Bethesda
9397 Congress Street, New Market	7500 Wisconsin Avenue, Bethesda
Spotsylvania County -	9000 Rockville Pike, Building 10, Bethesda
3557 Plank Road	4805 Annapolis Road, Bladensburg
5101 Jefferson Davis Highway	15994 Annapolis Road, Bowie
8970 Courthouse Road,	6106 Laurel-Bowie Road, Bowie
Spotsylvania Courthouse	14118 Brandywine Road, Brandywine
Stafford County -	3145 Marshall Hall Road, Bryans Road
160 Garrisonville Road	3901 National Drive, Burtonsville
Warren County -	403 Academy Street, Cambridge
200 Remount Road, Front Royal	7106 Temple Hills Road, Camp Springs
York County -	2 W. Rolling Crossroads, Catonsville
707 Merrimac Trail	612 Frederick Road, Catonsville
5208 George Washington Memorial Hgwy,	29946 Three Notch Road, Charlotte Hall
Grafton	611 Washington Avenue, Chestertown
OUT OF STATE	49 Wisconsin Circle, Chevy Chase
Washington, D.C. -	8510 Connecticut Avenue, Chevy Chase
1100 G Street N.W.	8924 Woodyard Road, Clinton
1111 Connecticut Avenue, N.W.	9701 York Road, Cockeysville
1300 L Street, N.W.	5600 Greenbelt Road, College Park
1340 Good Hope Road, S.E.	6400 Freetown Road (D-I), Columbia
1369 Connecticut Avenue, N.W.	6470 Freetown Road, Columbia
1445 New York Avenue, N.W.	9916 Main Street, Damascus
1571 Alabama Avenue, S.E.	6224 Marlboro Pike, District Heights
1700 K Street, N.W.	1135 Merritt Boulevard, Dundalk
1750 New York Avenue, N.W.	7848 Eastpoint Mall, Dundalk
1800 Columbia Road, N.W.	10500 Southern Maryland Boulevard,
1925 K Street, N.W.	Dunkirk
2 Massachusetts Avenue, N.W.	30 N. Harrison Street, Easton
2929 M Street, N.W.	9080 Baltimore National Pike, Ellicott City
300 Pennsylvania Avenue, S.E.	3300 Donnell Drive, Forestville
3301 New Mexico Avenue, N.W.	3550 Donnell Drive (D-I)
3440 Wisconsin Avenue, N.W.	Penn Mar Shopping Center, Forestville
410 Rhode Island Avenue, N.W.	10801 Indian Head Highway,
	Fort Washington
	1700 Rosemont Avenue, Frederick

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1999

## \*Crestar Bank (Continued)

## Maryland -

2 N. Market Street, Frederick  
16000 Shady Grove Road, Gaithersburg  
18200 Flower Hill Way, Gaithersburg  
19134 Montgomery Village Avenue,  
Gaithersburg  
78 Bureau Drive, Gaithersburg  
800 Muddy Branch Road, Gaithersburg  
1163 Maryland Route 3, Gambrills  
12605 Wisteria Drive, Germantown  
100 Crain Highway, SW, Glen Burnie  
7063 Baltimore-Annapolis Boulevard,  
Glen Burnie  
7750 Governor Ritchie Highway,  
Glen Burnie  
7701 Greenbelt Road, Greenbelt  
3500 East-West Highway, Hyattsville  
6404 Belcrest Road (D-I)  
PG Plaza Shopping Center, Hyattsville  
3470 University Boulevard W, Kensington  
8211 Ardmore-Ardwick Road, Landover  
3911 62nd Avenue, Landover Hills  
9411 Annapolis Road, Lanham  
1010 Largo Center Drive, Largo  
13300 Laurel-Bowie Road, Laurel  
14070 Baltimore Avenue, Laurel  
6835 Olney-Laytonsville Road, Laytonsville  
21800 Shangri-La Drive, Lexington Park  
4625 Old Branch Avenue, Marlow Heights  
11323 Fingerboard Road, Monrovia  
7788 Riverdale Road, New Carrollton  
5702 Coastal Highway, Ocean City  
18110 Village Mart Drive, Olney  
41 Audrey Lane, Oxon Hill  
7699 Harford Road, Parkville  
8704 Belair Road, Perry Hall  
14300 Jarrettsville Pike, Phoenix  
103 Reisterstown Road, Pikesville  
1704 Reisterstown Road, Pikesville  
9812 Falls Road, Potomac  
597 Solomons Island Road, N.,  
Prince Frederick  
11704 Reisterstown Road, Reisterstown  
6200 Baltimore Boulevard, Riverdale  
11200 Rockville Pike, Rockville  
121 Congressional Lane, Rockville  
1475 Rockville Pike (D-I), Rockville  
2433 Wootton Parkway, Rockville  
5274 Randolph Road, Rockville  
5504 Norbeck Road, Rockville  
7969 Tuckerman Lane, Rockville  
306 West Carroll Street, Salisbury  
566B Ritchie Highway, Severna Park  
12325 Georgia Avenue, Silver Spring  
12500 Prosperity Drive, Silver Spring  
1286 East-West Highway, Silver Spring  
1371 Lambertson Drive, Silver Spring

1700 Elton Road, Silver Spring  
2279 Bel Pre Road, Silver Spring  
3876 International Way, Silver Spring  
8700 Georgia Avenue, Silver Spring  
6931 Laurel Avenue, Takoma Park  
12254 Tullamore Road, Timonium  
22 West Pennsylvania Avenue, Towson  
307 East Joppa Road, Towson  
825 Dulaney Valley Road, Towson  
900 Kenilworth Drive, Towson  
24 Watkins Park Drive, Upper Marlboro  
5750 S.E. Crain Highway, Upper Marlboro  
7620 S. Osborne Road, Upper Marlboro  
2 St. Patrick's Drive, Suite 102, Waldorf  
3070 Leonardtown Road, Waldorf  
11201 Viers Mill Road, Wheaton  
13975 Connecticut Avenue, Wheaton

## EFTS:

City of Hampton -  
Sentara Hampton General Hospital  
3120 Victoria Boulevard  
City of Hopewell -  
411 West Randolph Road  
City of Norfolk -  
Sentara Leigh Hospital  
830 Kempsville Road  
City of Radford -  
Dalton Hall Student Center  
Adams and Fairfax Streets  
City of Richmond -  
1000 Semmes Avenue  
1001 Semmes Avenue  
550 East Marshall Street  
City of Virginia Beach -  
2600 International Parkway  
Sentara Bayside Hospital  
800 Independence Boulevard  
Albemarle County -  
520 Massie Road  
Amherst County -  
Sweetbriar College  
Highway 29, Sweetbriar  
Arlington County -  
2050 Wilson Boulevard  
Augusta County -  
Staunton Mall, 1331 Greenville Ave.  
96 Medical Center Drive, Fishersville  
Fairfax County -  
Fort Belvoir Shopette  
13th Street, Building 1155, Fort Belvoir  
8861 Leesburg Pike, Vienna  
Franklin County -  
7125 Booker T. Washington Highway, Wirtz  
Hanover County -  
2000 Richfood Road  
Henrico County -  
1601 Willow Lawn Drive

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1999

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## \*Crestar Bank (Continued)

Henrico County -  
Circuit City Deep Run I Building  
9950 Mayland Drive  
Circuit City Deep Run II Building  
9960 Mayland Drive  
Regency Square Shopping Center  
1420 Parham Road  
Richmond International Airport  
Airport Drive, Sandston  
Richmond International Airport  
Parking Garage, Airport Drive, Sandston  
Prince George County -  
Fort Lee Main Exchange, Fort Lee  
Roanoke County -  
3504 Electric Road, S. W.  
Rockingham County -  
Massanutten Resort Grocery Store  
State Route 644

## OUT OF STATE

Washington, D.C. -  
3435 Connecticut Avenue, NW  
Maryland -  
7201 Rossville Boulevard, Baltimore  
5225 Pooks Hill Road, Bethesda  
800 South Rolling Road  
K Building, Catonsville  
8054 Bayside Road, Chesapeake Beach  
12210 Clarksville Pike, Clarksville  
2 Warren Road, Cockeysville  
7635-B Murray Hill, Columbia  
3045 Rogers Avenue, Ellicott City  
4892 Montgomery Road, Ellicott City  
9811 Washingtonian, Gaithersburg  
4700 Muddy Creek Road, Galesville  
3944 Sykesville Road, Gamber  
13605 Triadelphia Road, Genelg  
3737 Branch Highway, Hillcrest Heights  
910 Philadelphia Road, Joppa  
9105-B All Saints Road, Laurel  
421 S. Camp Meade Road, Linthicum  
11790 H G Truman Road, Lusby  
12200 Tullamore Road, Lutherville  
4101 Norrisville Road, Madonna  
12780 Frederick Road, West Friendship  
444 Western Maryland Drive, Westminster  
11160 Viers Mill Road, Wheaton

## \*F &amp; M Bank - Massanutten

1855 East Market Street  
Harrisonburg 22801  
C.E.O.- Russell K. Henry, Jr., President  
Cashier- Writa D. Hill

Brs: City of Harrisonburg -  
1900 South High Street

3150 South Main Street  
611 Mt Clinton Pike  
Rockingham County -  
430 Highlands Place  
317 N Main Street, Bridgewater  
153 North Main Street, Broadway  
200 Augusta Ave, Grottoes  
NE corner of State Route 42 &  
American Legion Drive, Timberville

## EFTS:

City of Harrisonburg -  
1010 W. Market Street  
701 Port Republic Road  
953 High Street  
Augusta County -  
U.S. Route 11 and State Route 256  
Rockingham County -  
U S Route 33 and State Route 644  
121 N. Main Street, Bridgewater  
261 Lee Street, Broadway  
400 Augusta Avenue, Grottoes

## \*F &amp; M Bank - Winchester

115 North Cameron Street  
Winchester 22601  
C.E.O.- Betty H. Carroll, President  
Cashier- Peggy J. Marcus

## Brs: City of Winchester -

100 North Loudoun Street  
124 West Picadilly Street  
1850 Apple Blossom Mall  
2004 South Pleasant Valley Road  
2082 South Pleasant Valley Road  
2252 Valley Avenue  
509 A Amherst Street  
748 Berryville Ave  
829 North Loudoun Street  
Clarke County -  
23 North Church Street, Berryville  
Frederick County -  
1855 Senseny Road  
300 Westminster-Canterbury Drive  
6701 Northwestern Pike, Gore  
7800 Main Street, Middletown  
126 Fairfax Pike, Stephens City  
5306 Main Street, Stephens City

## Loudoun County -

440 East Colonial Highway, Hamilton  
101 Catoctin Circle SE, Leesburg  
7 West Market Street, Leesburg  
8 W. Market Street, Leesburg  
7 Broadway, Lovettsville  
202 West Washington Street, Middleburg  
21 Main Street, Round Hill  
22550 Davis Drive, Sterling

## Rappahannock County -

State Route 522, Flint Hill

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1999

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\*F & M Bank - Winchester (Continued)

Shenandoah County -  
Apple Avenue and U.S. Route 11,  
Mount Jackson  
9398 Congress Street, New Market  
115 West Spring Street, Woodstock

Warren County -  
102 East Main Street, Front Royal  
123 East Sixth Street, Front Royal  
215 North Royal Avenue, Front Royal  
432 South Street, Front Royal  
433 South Street, Front Royal

EFTS:  
City of Winchester -  
4780 Northwestern Pike  
7 East Gerrard Street  
Pleasant Valley Road and Route 50 E  
Winchester Medical Center  
1850 Amherst Street

Clarke County -  
Route 2, Box 4535, Berryville

Frederick County -  
1503 North Frederick Pike  
1544 Martinsburg Pike  
251 Front Royal Road  
Route 7 and Regency Road  
3425 Martinsburg Pike, Clearbrook

Loudoun County -  
502 South King Street, Leesburg  
Lansdowne Conference Resort  
44050 Woodridge Parkway, Leesburg  
Loudoun County Government Complex  
One Harrison Street, SE, Leesburg

Shenandoah County -  
1502 Orkney Grade, Bayse  
60 Stoney Creek Road, Edinburg  
250 Conicville Road, Mount Jackson  
U.S. Route 211 and Cadet Road, New Market  
Intersection Of U.S. Route 11 and 42,  
Woodstock

Warren County -  
10178 Winchester Road, Front Royal  
4697 John Marshall Road, Linden

\*F & M Bank-Central Virginia  
1425 Seminole Trail  
P.O. Box 6096  
Charlottesville 22906  
C.E.O.- Wayne L. Turner, President  
Cashier- Vicki T Miller, Vice President

Brs: Albemarle County -  
2208 Ivy Road  
S. E. Corner 5th Street Extended &  
Harris Road  
Valley Street, Scottsville

Amherst County -  
Ambriar Shopping Center  
U.S. Route 29, Amherst

Nelson County -  
State Route 6, Afton  
U.S. Route 29 South, Lovingson

EFTS:  
Albemarle County -  
1220 Seminole Trail  
201 Bowen Loop

Amherst County -  
188 Faulconerville Road

F & M Bank-Emporia  
401 Halifax Street  
Emporia 23847  
C.E.O.- O. Wayne Hanks, President  
Cashier- Jeannette M. Doyle, Chief Financial Officer

Brs: City of Emporia -  
301 West Atlantic Street  
431 South Main Street

EFTS:  
City of Emporia -  
920 West Atlantic Street

Greensville County -  
1589 Skippers Road

\*F & M Bank-Peoples  
21 Main Street  
P.O. Box 93  
Warrenton 20188-0093 (Fauquier County)  
C.E.O.- Mark C. Riley, President  
Cashier- Daryl A. Urnosky

Brs: Fauquier County -  
8318 East Main Street, Marshall  
Warrenton Shopping Center  
251 West Lee Highway Suite 730,  
Warrenton

Stafford County -  
760 Warrenton Road

EFTS:  
City of Fredericksburg -  
201 Jefferson Davis Highway

Culpeper County -  
1113 James Monroe Highway  
18179 Lee Highway, Amissville

Fauquier County -  
11022 Marsh Road, Bealeton  
4662 Catlett Road, Midland  
5171 Lee Highway, New Baltimore  
The Corner Store, 5090 Old Tavern Rd,  
The Plains  
9719 James Madison Highway, Warrenton  
Huntsman Town Center  
Frost Avenue at U.S. Route 29, Warrenton

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1999

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\*F & M Bank-Peoples (Continued)

King George County -  
10520 James Madison Highway, Edgehill

Prince William County -  
15250 Washington Street, Haymarket

Rappahannock County -  
14630 Lee Highway, Amissville

Spotsylvania County -  
10900 Courthouse Road  
8902 Courthouse Road

Stafford County -  
5117 Mudd Tavern Road, Woodford

Stafford County -  
Interstate 95 and U.S. Route 17

\*F & M Bank-Richmond

9401 West Broad Street  
Richmond 23228 (Henrico County)  
C.E.O.- James H. Atkinson, Jr., President  
Cashier- Vera Primm, Senior Vice President

Brs: City of Richmond -  
600 East Main Street  
6980 Forest Hill Avenue

Chesterfield County -  
11450 Midlothian Turnpike  
5756 Hopkins Road  
9960 Midlothian Turnpike  
9970 Ironbridge Road  
11900 Chester Village Drive, Chester  
11010 Hull Street Road, Midlothian  
17650 Midlothian Turnpike, Midlothian

Henrico County -  
1300 E Parham Road  
1776 Staples Mill Rd  
4851 South Laburnum Avenue  
5001 Lakeside Avenue  
9012 Three Chopt Road

EFTS:

City of Colonial Heights -  
509 Southpark Boulevard

Chesterfield County -  
14120 Hull Street Road  
2320 W. Hundred Road, Chester

Hanover County -  
7274 Mechanicsville Turnpike,  
Mechanicsville  
9159 Chamberlayne Road, Mechanicsville

Henrico County -  
3310 Church Road

\*F&M Bank-Northern Virginia

4117 Chain Bridge Road  
Fairfax 22030

C.E.O.- T. Earl Rogers, President  
Cashier- Ramona W. Rodriguez,  
Chief Financial Officer

Brs: City of Alexandria -  
1717 King Street  
2111 Eisenhower Avenue  
606 King Street

City of Falls Church -  
133 South Washington Street

City of Manassas -  
8780 Centreville Road  
9201 W Church Street

Arlington County -  
4736 Lee Highway

Fairfax County -  
12220 Fairfax Towne Center  
3829 South George Mason Drive  
7901 Richmond Highway  
4115 Annandale Road, Annandale  
14260-J Centreville Square, Centreville  
5105 Westfields Boulevard, Centreville  
13821 Lee-Jackson Highway, Chantilly  
230 Herndon Parkway, Herndon  
6257A Old Dominion Drive, McLean  
6810 Commerce Street, Springfield  
7027-A Manchester Blvd, Springfield  
7830 Backlick Road Suite 101, Springfield  
8432 Old Keene Mill Road, Springfield  
440 Maple Avenue East, Vienna  
8221 Old Courthouse Road, Vienna

Loudoun County -  
25393 Elk Lick Road, South Riding

Prince William County -  
13414 Dumfries Road  
7801 Sudley Road  
4665 Sudley Road, Catharpin  
14091 John Marshall Highway, Gainesville  
12493 Dillingham Square, Lake Ridge  
13927 Jefferson Davis Highway, Woodbridge  
14229 Potomac Mills Road, Woodbridge

EFTS:

City of Alexandria -  
118 King Street  
1320 Braddock Place  
2306 Mount Vernon Avenue

City of Manassas -  
9311 Lee Avenue

Prince William County -  
202 Mill Street, Occoquan

\*Farmers & Merchants Bank

205 Main Street  
Timberville 22853 (Rockingham County)  
C.E.O.- Julian D. Fisher, President  
Cashier- Neil Hayslett, Chief Financial Officer

Brs: Rockingham County -  
100 Plaza Drive, Bridgewater  
State Route 259, Broadway  
#10 Elkton Plaza Shopping Center, Elkton  
127 West Rockingham Street, Elkton

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1999

Farmers & Merchants Bank of Craig County, The  
306 Main Street  
P.O. Box 400  
New Castle 24127-0400 (Craig County)  
C.E.O.- Julian W. Bostic, Jr.,  
Executive Vice President  
Cashier- Phil W. Shelton

Br: Craig County -  
N.W. Corner of Walnut & Court Street,  
New Castle

Farmers & Merchants Bank-Eastern Shore  
25275 Lankford Highway  
Onley 23418 (Accomack County)  
C.E.O.- H. B. Rew, Jr., Vice Chairman  
Cashier- Julie M. Badger, Chief Financial Officer

Brs: Accomack County -  
36344 Lankford Highway, Belle Haven  
6395 Maddox Boulevard, Chincoteague  
6402 Maddox Boulevard, Chincoteague  
6461 Lankford Highway, Oak Hall  
33013 Chincoteague Road, Wattsville  
Northampton County -  
16485 Lankford Highway, Eastville

EFT:  
Northampton County -  
Shore Memorial Hospital  
9507 Hospital Avenue, Nassawadox

Farmers Bank of Appomattox, The  
18 Main Street  
Appomattox 24522 (Appomattox County)  
C.E.O.- James J. Pugh, Jr., President  
Cashier- Anthony Pinelli, Jr.

Brs: Appomattox County -  
Triangle Plaza Shopping Center  
Route 460, Appomattox  
Buckingham County -  
Southeast corner of State Rt.20  
and U.S. Route 15, Dillwyn  
Campbell County -  
Highway 24, Concord

Farmers Bank, Windsor, Virginia  
50 E Windsor Boulevard  
P.O. Box 285  
Windsor 23487 (Isle of Wight County)  
C.E.O.- Richard J. Holland, Jr., President  
Cashier- Kathy C. Bryant

Br: Isle of Wight County -  
1119 South Church Street, Smithfield

Farmers and Miners Bank  
403 W Morgan Avenue  
Pennington Gap 24277 (Lee County)  
C.E.O.- Terry M. Estep, President  
Cashier- Doris A. Barnett

Brs: Dickenson County -  
Piggly Wiggly Grocery Store, Piggly  
Wiggly Shopping Center, Chase St.,  
Clintwood  
Lee County -  
U.S. Route 58 & State Route 694,  
Cumberland Gap  
State Route 673 & U.S. Route 58, Rose Hill  
Scott County -  
U.S. Route 23 and State Route 421,  
Weber City

\*Fauquier Bank, The  
10 Courthouse Square  
P.O. Box 561  
Warrenton 22186 (Fauquier County)  
C.E.O.- C. Hunton Tiffany, President

Brs: Fauquier County -  
Southeast Corner of the Intersection  
of U.S. Route 29 and State Route 600  
Northeast Corner of Rts 28 and 806, Catlett  
Northeast Corner of the Intersection  
of Main Street and Loudoun Ave,  
The Plains  
216 Broadview Avenue, Warrenton  
Prince William County -  
8091 Sudley Road

EFT:  
Fauquier County -  
6417 Lee Highway, Warrenton

\*First Bank  
112 West King Street  
Strasburg 22657 (Shenandoah County)  
C.E.O.- Harry S. Smith, President  
Cashier- Stephen C. Pettit, Senior Vice President

Brs: City of Winchester -  
2210 Valley Avenue  
661 North Loudoun Street  
Frederick County -  
3143 Valley Pike  
Shenandoah County -  
496 North Main Street, Woodstock  
860 South Main Street, Woodstock  
Warren County -  
508 North Commerce Avenue, Front Royal

EFTS:  
Shenandoah County -  
294 Front Royal Road, Strasburg

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1999

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\*First Bank (Continued)  
Shenandoah County -  
Strasburg Square Shopping Center  
U. S. Route 11 North, Strasburg  
Shenandoah Memorial Hospital  
759 South Main Street, Woodstock

\*First Bank and Trust Company, The  
236 West Main Street  
Lebanon 24266 (Russell County)  
C.E.O.- William H. Hayter, President  
Cashier- Rhonda Hensley

Brs: City of Bristol -  
1419 West State Street  
38 East Valley Drive  
Russell County -  
970 East Main Street, Lebanon  
Washington County -  
Intersection of US Routes 19 and 11  
933 E Main Street, Abingdon

First Capital Bank  
4101 Dominion Boulevard  
Glen Allen 23060 (Henrico County)  
C.E.O.- Esther Hay Smith, President  
Cashier- Don S. Garber, Chief Financial Officer

First Colonial Bank  
5100 Oaklawn Boulevard  
Prince George County 23875 (Prince George County)  
C.E.O.- A. Wayne Beasley  
Cashier- Joyce A. Wallace

Brs: City of Colonial Heights -  
2208 Boulevard  
City of Hopewell -  
1421 West City Point Road  
City of Petersburg -  
1883 South Crater Road  
Chesterfield County -  
11310 Iron Bridge Road, Chester  
2141 East Hundred Road, Enon  
Dinwiddie County -  
26901 Cox Road

First Commonwealth Bank  
303 West Main Street  
P.O. Box 150  
Wise 24293 (Wise County)  
C.E.O.- Sue Ellen Fleming,  
Executive Vice President

Br: City of Norton -  
1026 Park Avenue

First Sentinel Bank  
315 Railroad Ave  
Richlands 24641 (Tazewell County)  
C.E.O.- W. David Peters, President  
Cashier- George W. McCall, III

Br: Tazewell County -  
East Riverside Drive and Valley View

\*First State Bank  
201 N Union Street  
Danville 24543  
C.E.O.- Sylvesta L. Jennings, Chairman of the Board  
Cashier- Geary Davis

Br: City of Danville -  
1296 Piney Forest Road

\*First Virginia Bank  
6400 Arlington Boulevard  
Falls Church 22042-2336 (Fairfax County)  
C.E.O.- Michael G. Anzilotti, President  
Cashier- John J. Brough, II, Chief Financial Officer

Brs: City of Alexandria -  
300 South Washington Street  
4999 Seminary Road  
Van Dorn Plaza Shopping Center  
233 S. Van Dorn Street  
City of Fairfax -  
10302 Willard Way  
City of Falls Church -  
191 West Broad Street  
City of Fredericksburg -  
1001 Princess Anne Street  
1016 Princess Anne Street  
1151 Carl Silver Parkway  
401 Jefferson Davis Highway  
City of Manassas -  
10040 Dumfries Road  
8650 Centreville Road  
Arlington County -  
1100 South Walter Reed Drive  
1901 Fort Myer Drive  
2113 Crystal Plaza Arcade  
2200 Wilson Boulevard  
2221 South Eads Street  
2700 South Quincy Street  
2947 South Glebe Road  
3001 N Washington Boulevard  
4707 Lee Highway  
5515 Lee Highway  
6745 Lee Highway  
920 North Taylor Street  
Fairfax County -  
11230 Waples Mill Road  
1224 West Broad Street  
1640 Belle View Boulevard

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1999

## \*First Virginia Bank (Continued)

## Fairfax County -

2513 Fox Mill Road  
3012 Annandale Road  
6118 Rose Hill Drive  
6120 Arlington Boulevard  
6618 Richmond Highway  
7393-A Lee Highway  
7960 Fort Hunt Road  
8416 Arlington Boulevard  
8650 Richmond Highway  
Braddock & Twinbrook Roads  
7205 Little River Turnpike, Annandale  
5871 Leesburg Pike, Bailey's Crossroads  
6045-A Burke Centre Parkway, Burke  
6411 Shiplett Boulevard, Burke  
Burke Road & Burke Lake Road, Burke  
14175 Saint Germain Drive, Centreville  
13045 Lee Jackson Memorial Highway,  
Chantilly  
13881 Metrotech Drive, Chantilly  
5740 Union Mill Road, Clifton  
8920 Village Shops Drive, Fairfax Station  
7025-A Manchester Boulevard, Franconia  
9915 Georgetown Pike, Great Falls  
7716 Telegraph Road, Hayfield  
13360 Franklin Farm Road, Herndon  
2148 Centreville Road, Herndon  
1455 Chain Bridge Road, McLean  
6220 Old Dominion Drive, McLean  
2941 Chain Bridge Road, Oakton  
11100 South Lakes Drive, Reston  
1490 North Point Village Center, Reston  
7000 Bland Street, Springfield  
7509 Huntsman Boulevard, Springfield  
1953 Gallows Road, Vienna  
260 Cedar Lane, Vienna  
415 Maple Avenue, West, Vienna  
8385-A Leesburg Pike, Vienna

Fauquier County -  
11047 Marsh Road, Bealeton  
530 Blackwell Road, Warrenton

King George County -  
2207 West Dahlgren Road  
State Routes 3 & 610, King George

Loudoun County -  
20789 Great Falls Plaza  
43365 Junction Plaza, Ashburn  
504 East Market Street, Leesburg  
120 N. Maple Avenue, Purcellville  
101 Enterprise Street, Sterling  
20522 Falcons Landing Circle, Sterling  
20921 Davenport Drive Suite 105, Sterling

Northumberland County -  
4 Warsaw Road, Callao  
U.S. Route 360 and State Route 634,  
Heathsville

## Prince William County -

10420 Portsmouth Road  
11670 Sudley Manor Road  
14901 Washington Street, Haymarket  
12435 Dillingham Square, Woodbridge  
13920 Noblewood Plaza, Woodbridge  
14000 Jefferson Davis Highway, Woodbridge  
16541 River Ridge Boulevard, Woodbridge  
2089 Daniel Stuart Square, Woodbridge  
5844 Mapledale Plaza, Woodbridge

Spotsylvania County -  
4630 Mine Road, Lee's Hill

Stafford County -  
289 Garrisonville Road  
Chatham Square Shopping Center  
300 Butler Road

Westmoreland County -  
416 Colonial Avenue, Colonial Beach  
Highway 202, Hague

## EFTS:

Loudoun County -  
22605 Sterling Boulevard, Sterling

Spotsylvania County -  
Spotsylvania Mall

## \*First Virginia Bank - Southwest

601 S. Jefferson Street  
P.O. Box 7585  
Roanoke 24019  
C.E.O.- Henry Howard Hicks, Jr.,  
Chairman of the Board  
Cashier- James M. Cochran,  
Chief Financial Officer

## Brs: City of Covington -

313 West Thacker Drive  
Riverbend Mall  
450 West Main Street

City of Danville -  
1017 West Main Street  
1410 Piney Forest Road  
143 Crown Drive  
Ridge and Patton Streets

City of Galax -  
1140 East Stuart Drive  
300 North Main Street

City of Lynchburg -  
1110 Main Street

City of Radford -  
520 First Street, West  
7480 Lee Highway  
Norwood Street & Third Avenue

City of Roanoke -  
2036 Colonial Avenue, S.W.  
3458 Orange Avenue, N.E.  
4922 Valley View Boulevard  
Valley View Mall  
6625 Williamson Road, N.W.

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1999

## \*First Virginia Bank - Southwest (Continued)

City of Salem -  
121 Electric Road  
231 College Avenue  
2809 West Main Street  
Alleghany County -  
Mallow Mall Shopping Center  
Amherst County -  
164 Main Street, Amherst  
2700 Amherst Highway, Madison Heights  
Bath County -  
Main Street, Hot Springs  
Bland County -  
Main Street, Bland  
Main Street, Rocky Gap  
Campbell County -  
7901 Timberlake Road  
440 Lursardi Drive, Brookneal  
U.S. Route 501 & State Route 24, Rustburg  
Franklin County -  
12094 Old Franklin Turnpike,  
Union Hall  
40 Main Street, Boones Mill  
320 S. Floyd Avenue, Rocky Mount  
350 Tanyard Road, Rocky Mount  
369 Franklin Street, Rocky Mount  
20 Jubal Early Highway, Wirtz  
Giles County -  
300 Main Street, Narrows  
800 Wenonah Avenue, Pearisburg  
Cascade Drive U.S. Route 460, Pembroke  
250 Virginia Avenue, Rich Creek  
Grayson County -  
473 West Main Street, Fries  
317 East Main Street, Independence  
Montgomery County -  
151 Country Club Drive, Blacksburg  
902 Price's Fork Road, Blacksburg  
50 Peppers Ferry Road, N.W., Christiansburg  
985 Cambria Street NE, Christiansburg  
6936 Roanoke Road, Shawsville  
Pittsylvania County -  
2801 Westover Drive  
Staunton Plaza Shopping Center, Hurt  
Pulaski County -  
1105 Bob White Boulevard  
4655 Cleburne Boulevard, Dublin  
Lee Highway & Trinkle Avenue, Dublin  
Roanoke County -  
4309 Starkey Road  
1920 East Washington Avenue, Vinton  
Tazewell County -  
502 Commerce Drive, Bluefield  
Cedar Valley Drive, Cedar Bluff  
U. S. Route 460 & State Route 719,  
Claypool Hill  
Corner of Water and Center Streets,  
Pocahontas

Old Route 460, Raven  
1616 Second Street, Richlands  
501 Railroad Avenue, Richlands  
814 West Riverside Drive, Tazewell  
Hillsboro and Market Streets, Tazewell  
U. S. Route 19/460 & State Route 16,  
Tazewell  
West Main 201, Tazewell  
Wythe County -  
100 West Buck Street, Rural Retreat  
U.S. Route 21 & State Route 749, Speedwell  
1055 East Main Street, Wytheville  
1105 North Fourth Street, Wytheville  
170 East Main Street, Wytheville

## EFTS:

Franklin County -  
Smith Mountain Lake Visitors Center  
2 Bridgewater Plaza, Route 122  
Montgomery County -  
7480 Lee Highway

## \*First Virginia Bank-Blue Ridge

125 N Central Avenue  
Staunton 24402-0575  
C.E.O.- Edward S. Yates, President  
Cashier- James M. Cochrane,  
Chief Financial Officer

Brs: City of Charlottesville -  
120 Seminole Court  
Seminole Square Shopping Center  
2149 North Barracks Road  
305 East Jefferson Street  
City of Harrisonburg -  
1915 East Market Street  
2360 South Main Street  
City of Waynesboro -  
105 Hopeman Parkway  
City of Winchester -  
2200 Valley Avenue  
Ward Plaza Shopping Center  
Albemarle County -  
100 Riverbend Drive  
3501 Seminole Trail  
Crozet Shopping Center  
State Route 240, Crozet  
Augusta County -  
1 Frontier Drive  
Route 250 and Route 42, Churchville  
Main & Craig Streets, Craigsville  
U.S. 340 & Broadmoor Street, Stuarts Draft  
Culpeper County -  
Dominion Square Shopping Center  
703 James Madison Highway  
Frederick County -  
U.S. Route 11 & State Route 661  
5511 Main Street, Stephens City

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1999

## \*First Virginia Bank-Blue Ridge (Continued)

Orange County -  
235 Madison Road, Orange  
Rockingham County -  
111 N Main Street, Bridgewater  
230 South Main Street, Dayton  
250 South Stuart Avenue, Elkton  
Shenandoah County -  
Main Street, Mount Jackson  
King & Holiday Streets, Strasburg  
200 North Main Street, Woodstock  
300 West Reservoir Road, Woodstock  
West Reservoir Road at Interstate 81,  
Woodstock  
Warren County -  
473 South Street, Front Royal

## EFTS:

City of Harrisonburg -  
1617 E. Market Street  
710 Port Republic Road  
Frederick County -  
9181 N. Frederick Pike, Cross Junction  
Page County -  
600 4th. Street, Shenandoah

## \*First Virginia Bank-Colonial

700 East Main Street  
P.O. Box 27911  
Richmond 23261-7911  
C.E.O.- S. Anderson Hughes, President  
Cashier- Talmadge L. Garner

Brs: City of Colonial Heights -  
497 South Park Circle  
Southpark Mall, Space B-85  
230 Southpark Circle

City of Richmond -  
200 East Belt Boulevard  
2604 Hull Street  
4710 Walmsley Boulevard  
7100 Three Chopt Road  
Stoney Point Shopping Center  
Huguenot Road & Stoney Point Road

Amelia County -  
U.S. Route 360

Buckingham County -  
U.S. Route 15, Arvonnia  
U.S. Route 15, Dillwyn

Chesterfield County -  
11400 Midlothian Turnpike  
6551 Centralia Road  
7747 Midlothian Pike  
2501 W Hundred Road, Chester  
1001 Sycamore Square Drive, Midlothian  
11101 Hull Street Road  
Victorian Square Branch, Midlothian  
13644 Hull Street Road, Midlothian

## Hanover County -

700 England Street, Ashland  
Kings Charter Commercial Center  
Sliding Hill Road, Ashland  
6127 Mechanicsville Turnpike,  
Mechanicsville  
8074 Mechanicsville Turnpike,  
Mechanicsville  
9186 Chamberlayne Avenue, Mechanicsville

## Henrico County -

10000 West Broad Street  
11200 Patterson Avenue  
1794 Parham Road  
2300 Hungary Road  
5600 West Broad Street  
5900 Brook Road  
Fountain Square Shopping Center  
8044 West Broad Street  
Laburnum Avenue & Finlay Street  
Richmond International Airport  
1 Richard E. Byrd Terminal Drive  
Virginia Center Commons Mall  
Room 234

## Mecklenburg County -

State Route 903 & 751, Bracey  
111 East Danville Street, South Hill  
Town Square Shopping Center  
725 East Atlantic Street, South Hill

## Prince Edward County -

200 North Main Street, Farmville  
Farmville Shopping Center, Farmville  
Longwood Village Shopping Center  
1508 S Main Street, Farmville  
U.S. Route 15-460 West, Farmville  
Business Route 460, Pamplin City

## Prince George County -

5320 Oaklawn Boulevard

## EFTS:

City of Colonial Heights -  
Southpark Mall, Space B-85  
Chesterfield County -  
Chesterfield Towne Center  
11500 Midlothian Turnpike  
Henrico County -  
Virginia Center Commons Mall  
U. S. Route 1

## \*First Virginia Bank-Hampton Roads

555 Main Street  
P.O. Box 3097  
Norfolk 23514  
C.E.O.- Robert M. Boyd, President  
Cashier- Talmadge L. Garner

## Brs: City of Chesapeake -

1521 Sams Circle  
239 Battlefield Boulevard  
Great Bridge Shopping Center

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1999

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## \*First Virginia Bank-Hampton Roads (Continued)

City of Chesapeake -  
3343 Western Branch Boulevard  
825 Volvo Parkway  
Greenbrier Branch  
Greenbrier Mall  
1401 Greenbrier Parkway  
City of Hampton -  
1033 West Mercury Boulevard  
1112 Big Bethel Road  
1900 Cunningham Drive  
Wal-Mart Supercenter #1631  
City of Newport News -  
11718 Jefferson Avenue  
12401 Jefferson Avenue  
397 Denbigh Boulevard  
Patrick Henry Mall, Suite 726  
12300 Jefferson Avenue  
City of Norfolk -  
1020 Fisherman's Road  
1308 Colley Avenue  
131 West Ocean View Avenue  
2222 East Little Creek Road  
225 W Brambleton Avenue  
3540 Tidewater Drive  
3935 East Princess Anne Road  
4000 Hampton Boulevard  
6145 Sewells Point Road  
901 W Little Creek Road  
Norfolk International Airport  
City of Poquoson -  
452 Wythe Creek Road  
452 Wythe Creek Road  
City of Portsmouth -  
355 Crawford Street  
5100 Portsmouth Boulevard  
City of Suffolk -  
1200 North Main Street  
1463 North Main Street  
3131 Bridge Road  
City of Virginia Beach -  
1014 Independence Boulevard  
1344 Great Neck Road  
1924 Centerville Turnpike  
Woods Corner Branch  
2021 Lynnhaven Parkway  
2141 General Booth Boulevard  
3112 Virginia Beach Boulevard  
351 Independence Boulevard  
5289 E Princess Anne Road  
536 Newtown Road  
839 Lynnhaven Parkway  
Farm Fresh Shopping Center  
969 Chimney Hill Shopping Center  
City of Williamsburg -  
171 Monticello Avenue  
300 Second Street

Accomack County -  
13350 Lankford Highway, Mappsville  
44 Market Street, Onancock  
25386 Lankford Highway, Onley  
Gloucester County -  
6609 Main Street, Gloucester  
2324 George Washington Memorial Hwy.,  
Hayes  
Lancaster County -  
437 North Main Street, Kilmarnock  
Middlesex County -  
Southside of State Route 33  
1/2 Mile West of County Route 1101,  
Deltaville  
Route 33, Saluda  
40 Cross Street, Urbanna  
Northampton County -  
Shore Plaza Shopping Center  
4070 Lankford Highway, Exmore  
Surry County -  
176 Colonial Trail-East, Surry  
York County -  
5003 Victory Boulevard  
4360 George Washington Memorial Hgwy,  
Grafton

## EFTS:

City of Norfolk -  
1518 Colley Avenue  
Norfolk International Airport

\*First Virginia Bank-Mountain Empire  
498 Cummings Street  
Abingdon 24202-1038 (Washington County)  
C.E.O.- R. Luke Lively, President  
Cashier- James M. Cochrane

Brs: City of Bristol -  
13245 Lee Highway  
3000 Lee Highway  
Kroger Supermarket  
Gate City Highway and Midway Street  
Buchanan County -  
State Route 80 and State Route 600,  
Davenport  
Dickenson County -  
Chase Street, Clintwood  
Main Street, Haysi  
Russell County -  
U.S. Highway 58, Castlewood  
Main Street, Cleveland  
Redbud Highway, Honaker  
Russell County Shopping Center, Lebanon  
Scott County -  
1000 North Fork Boulevard, Duffield  
Main Street, Dungannon  
Gateway Plaza Shopping Center, Gate City  
Highway 71 and State Route 682,  
Nickelsville

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1999

\*First Virginia Bank-Mountain Empire (Continued)

Washington County -  
U.S. Route 11 and State Route 704  
Laurel Avenue, Damascus  
U.S. Route 58 S of State Route 716,  
Damascus  
State Route 80, Meadowview

Wise County -  
U.S. Route 23, Business &  
U.S. Route 23, Bypass  
621 Wood Avenue, Big Stone Gap  
335 Main Street, Coeburn  
Pound

First and Citizens Bank  
Monterey 24465 (Highland County)  
C.E.O.- Delbert Rexrode, Jr., Cashier

First-Citizens Bank, A Virginia Corporation  
3601 Thirlane Road  
Roanoke 24019  
C.E.O.- William W. Shaw, President

Guaranty Bank  
1658 State Farm Boulevard  
Charlottesville 22901 (Albemarle County)  
C.E.O.- Thomas P. Baker, President  
Cashier- L. Ben Johnson, Chief Financial Officer

Brs: City of Charlottesville -  
1022 West Main Street  
1924 Arlington Boulevard  
520 East Main Street  
City of Harrisonburg -  
southeast corner of intersection of  
Neff Avenue and Reservoir Street  
Albemarle County -  
1700 Seminole Trail  
Fluvanna County -  
Outparcel 1, Lake Monticello Plaza  
State Route 53 and Turkey Sag Trail,  
Lake Monticello  
Henrico County -  
The Shops at Wellesley  
Park Terrace and Lauderdale Drives

Harbor Bank  
1 Old Oyster Point Road  
Newport News 23612  
C.E.O.- Gordon L. Gentry, Jr., President  
Cashier - Geoffrey C. Warner,  
Chief Financial Officer

Brs: City of Newport News -  
11001 Warwick Boulevard  
14801 Warwick Boulevard

Heritage Bank  
1313 Dolley Madison Boulevard  
McLean 22106 (Fairfax County)  
C.E.O.- Terrie G. Spiro, President  
Cashier- Janet A. Valentine, Chief Financial Officer

Br: Loudoun County -  
46005 Regal Plaza Drive, Sterling

\*Heritage Bank & Trust  
841 North Military Highway  
P.O. Box 3749  
Norfolk 23514  
C.E.O.- Robert J. Keogh, President  
Cashier- Catherine Jackson

Brs: City of Chesapeake -  
1450 South Military Highway  
City of Norfolk -  
200 East Plume Street  
4807 Colley Avenue  
s.w. corner of Chesapeake Boulevard  
& East Ocean View Avenue

Highlands Union Bank  
340 West Main Street  
P.O. Box 1128  
Abingdon 24210 (Washington County)  
C.E.O.- Samuel L. Neese, Executive Vice President  
Cashier- James T. Riffe

Brs: City of Bristol -  
821 Commonwealth Avenue  
999 Old Airport Road  
Smyth County -  
1425 North Main Street, Marion  
Washington County -  
164 Jonesborough Road, Abingdon  
24412 Maringo Road, Abingdon  
506 Maple Street, Glade Spring

James Monroe Bank  
3033 Wilson Boulevard  
Arlington 22201 (Arlington County)  
C.E.O.- John R. Maxwell, President  
Cashier- Richard Linhart, Chief Operating Officer

Br: Fairfax County -  
7023 Little River Tnpk., Suite 101,  
Annandale

James River Bank  
209 West Main Street  
Waverly 23890 (Sussex County)  
C.E.O.- Jerry R. Bryant, President  
Cashier- P. Edward Pearson, II,  
Chief Financial Officer

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1999

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<p>James River Bank (Continued) Brs: City of Franklin - 200 N. Main Street Southampton County - 22241 Main Street, Courtland 22510 Linden Street, Courtland Sussex County - State Routes 634 &amp; 735, Sussex 233 South County Drive, Waverly</p>	<p>Warren County - Post Office Plaza 300 Warren Ave, Front Royal EFTS: Frederick County - 1511 Martinsburg Pike 2135 Reliance Road, Middletown Warren County - 851 John Marshall Highway, Front Royal</p>
<p>James River Bank/Colonial 1803 S Church Street P.O. Box 429 Smithfield 23431 (Isle of Wight County) C.E.O.- Oliver D. Creekmore, President Cashier- Terry M. Gray</p>	<p>Metro-County Bank of Virginia, Inc. 8206 Atlee Road Mechanicsville 23116 (Hanover County) C.E.O.- Stafford M. White, Jr., President</p>
<p>Brs: City of Newport News - 776 J. Clyde Morris Boulevard York County - 4000 George Washington Highway</p>	<p>Brs: Henrico County - 2801 North Parham Road 5419 Lakeside Avenue 6401 Horsepen Road</p>
<p>King George State Bank, Inc. State Route 3 P. O. Box 81 King George 22485 (King George County) C.E.O.- Homer L. Hite, President Cashier- Priscilla O. Morgan</p>	<p>*Middleburg Bank, The 111 West Washington St P.O. Box 5 Middleburg 20118 (Loudoun County) C.E.O.- Joseph L. Boling, President Cashier- Alice P. Frazier, Chief Financial Officer</p>
<p>Br: Westmoreland County - State Route 205 - McKinney Boulevard, Colonial Beach</p>	<p>Brs: Loudoun County - 20955 Professional Plaza, Ashburn 4 South King Street, Leesburg Harrison Street and Catoctin Circle, Leesburg 431 East Main Street, Purcellville</p>
<p>Lee Bank &amp; Trust Company 600 West Morgan Avenue P.O. Box 100 Pennington Gap 24277 (Lee County) C.E.O.- Lewis S. Oatts, Executive Vice President Cashier- J. Lee Laningham, Chief Financial Officer</p>	<p>Miners Exchange Bank 483 Front Street Coeburn 24230 (Wise County) C.E.O.- Charles R. Ward, President Cashier- Melony Adkins, Chief Financial Officer</p>
<p>Brs: Lee County - U.S. Route 58, Dryden Corner of Church &amp; Institute Streets, Jonesville</p>	<p>Brs: City of Norton - Norton Square Shopping Center Route 58 Wise County - 102 West Main Street, Appalachia 201 Laurel Avenue, Coeburn Wise Street Ridgeview Shopping Center, St Paul</p>
<p>Marathon Bank, The 4095 Valley Pike Stephens City 22655 (Frederick County) C.E.O.- Donald L. Unger, President Cashier- Frederick A. Board</p>	<p>Miners and Merchants Bank and Trust Company Walnut Street &amp; Main Street P.O. Box 1010 Grundy 24614 (Buchanan County) C.E.O.- S. Gregory Compton, Cashier- Barry C. Elswick</p>
<p>Brs: City of Winchester - 1041 Berryville Avenue Frederick County - 1447 North Frederick Pike Shenandoah County - 1014 South Main Street, Woodstock</p>	<p>Brs: City of Bristol - 1897 Lee Highway</p>

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1999

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Miners and Merchants Bank and Trust Company  
(Continued)

Buchanan County -  
U.S. Route 460 East, Grundy  
U.S. Route 460, 0.2 miles east of  
its intersection with State Rt. 624,  
Oakwood  
Anchorage Shopping Center, Vansant  
Tazewell County -  
1905 Front Street, Richlands  
Washington County -  
914 W. Main Street, Abingdon

Monarch Bank  
750 Volvo Parkway  
Chesapeake 23320  
C.E.O.- William F. Rountree, Jr., President  
Cashier- Alice B. Leggett

New Peoples Bank, Inc.  
State Route 80 and Gent Street  
Honaker 24260 (Russell County)  
C.E.O.- Kenneth D. Hart, President  
Cashier- Frank Sexton, Jr.

Brs: Russell County -  
102 Miners Drive, Castlewood  
Scott County -  
131 U. S. Route 23 South, Weber City

Northern Neck State Bank  
5839 Richmond Road  
P.O. Box 68  
Warsaw 22572 (Richmond County)  
C.E.O.- E. Peyton Motley, President  
Cashier- William E. Harrison

Brs: Essex County -  
1660 Tappahannock Boulevard,  
Tappahannock  
U.S. Route 17 and State Route 1107,  
Tappahannock  
Lancaster County -  
284 North Main Street, Kilmarnock  
485 Chesapeake Drive, White Stone  
Northumberland County -  
15043 Northumberland Highway, Burgess  
Route 360 - Main Street, Reedville  
Richmond County -  
Time Square Shopping Center  
U.S. Route 360, Warsaw  
Westmoreland County -  
State Route 3, Montross

One Valley Bank - Shenandoah  
Raphine 24472 (Rockbridge County)  
C.E.O.- W. Lowrie Tucker, III, President  
Cashier- Mary Frances Chittum

Brs: City of Buena Vista -  
1002 Magonolia Avenue  
City of Harrisonburg -  
1746 E. Market Street  
City of Lexington -  
537 East Nelson Street  
Augusta County -  
U.S. Route 11, Greenville  
Botetourt County -  
817 Main Street, Buchanan  
Rockbridge County -  
College Square Shopping Center  
U. S. Route 11 North  
Lexington Crossing, U.S. Rt 11 North  
Wal-mart Supercenter  
U.S. Route 11, Fairfield  
836 Rockbridge Rd, Glasgow

EFTS:

City of Buena Vista -  
608 West 29th Street  
City of Lexington -  
125 West Nelson Street  
Virginia Military Institute  
Lejeune Hall  
Rockbridge County -  
NE corner of the intersection of  
Interstate 81 and State Route 710  
Natural Bridge of Virginia Gift Shop  
U.S. Route 11

Page Valley Bank, The  
17 West Main Street  
P.O. Box 609  
Luray 22835 (Page County)  
C.E.O.- Leland F. Pittman, President  
Cashier- Diana B. Embrey

Br: Page County -  
612 East Main Street, Luray

Peninsula Trust Bank, Incorporated  
7171 George Washington Memorial Hwy.  
Gloucester 23061 (Gloucester County)  
C.E.O.- William J. Farinholt, President  
Cashier- Kenneth E. Smith

Brs: City of Newport News -  
737 J. Clyde Morris Boulevard  
City of Williamsburg -  
1031 Richmond Road  
Charles City County -  
10000 Courthouse Road, Charles City  
Gloucester County -  
14833 George Washington Memorial Hwy,  
Glenns  
James City County -  
100 McLaws Circle

ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1999

<p>Peninsula Trust Bank, Incorporated (Continued) King and Queen County - State Routes 33 &amp; 670, Mattaponi</p> <p>Peoples Bank, The Highway 58 P.O. Box 99 Ewing 24248 (Lee County) C.E.O.- Micki Tye Yeary, President Cashier- Joetta Hensley</p> <p>Brs: Lee County - Northside Of U.S. Route 58, Gibson Station U. S. Route 58 at State Route 647, Jonesville Four Main Street, Rose Hill</p> <p>Peoples Community Bank Kings Highway Montross 22520 (Westmoreland County) C.E.O.- William L. Johns, President Cashier- Debra Norris</p> <p>Brs: Richmond County - U.S. Route 360 at State Route 624, Warsaw Stafford County - southeast corner of the intersection of State Route 3 and State Route 607</p> <p>Pioneer Bank 252 E. Main Street P.O. Box 10 Stanley 22851 (Page County) C.E.O.- Thomas R. Rosazza Cashier- Brenda B. Kite, Chief Financial Officer</p> <p>Brs: City of Harrisonburg - 932 West Market Street Page County - 800 East Main Street, Luray 511 South Third Street, Shenandoah</p> <p>*Planters Bank &amp; Trust Company of Virginia 24 South Augusta Street P.O. Box 1309 Staunton 24402-1309 C.E.O.- William P. Heath, Jr., President Cashier- Fred D. Bowers</p> <p>Brs: City of Buena Vista - 2101 Forest Avenue City of Harrisonburg - 375 North Mason Street City of Staunton - 2201 N Augusta Street 2307 W Beverly Street City of Waynesboro - 100 Lucy Lane 251 N Poplar Avenue</p>	<p>Augusta County - Greenville Avenue Route 250 East U.S. Route 250 &amp; State Route 640, Fishersville U.S. Route 340 &amp; State Route 608, Stuarts Draft U.S. Route 11, Verona</p> <p>Rockbridge County - 1197 North Lee Highway 9 Lloyd Tolley Road, Natural Bridge Station</p> <p>Rockingham County - 106 Sixth Street, Grottoes</p> <p>EFTS: City of Staunton - 600 North Coalter Street Rockingham County - 305 Augusta Avenue, Grottoes</p> <p>Potomac Bank of Virginia 133 Maple Avenue East Vienna 22180 (Fairfax County) C.E.O.- G. Lawrence Warren, President Cashier- Stephanie H. Ogle, Chief Financial Officer</p> <p>Prosperity Bank &amp; Trust Company 5803 Rolling Road Springfield 22152 (Fairfax County) C.E.O.- Robert J. McDonough, President Cashier- William T. Freitag</p> <p>Br: Fairfax County - 6975-A Springfield Blvd, Springfield</p> <p>Resource Bank 3720 Virginia Beach Boulevard P.O. Box 61009 Virginia Beach 23452 C.E.O.- Lawrence N. Smith, President Cashier- Eleanor J. Whitehurst</p> <p>Brs: City of Chesapeake - 501 Independence Parkway, Suite 105 Fairfax County - 698 Elden Street, Herndon 1498 North Point Village Court, Reston</p> <p>Rockingham Heritage Bank 110 University Boulevard P.O. Box 352 Harrisonburg 22801 C.E.O.- John K. Stephens, President Cashier- Fredrick W. Galway</p> <p>Brs: City of Harrisonburg - 1980 S. Main Street 677 Chicago Avenue</p>
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ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1999

<p>Rockingham Heritage Bank (Continued) Augusta County - Wellington Plaza, Jefferson Highway 51 Franklin Street, Weyers Cave Rockingham County - 410 Spotswood Avenue, Elkton</p> <p>*Second Bank &amp; Trust 102 S Main Street Culpeper 22701 (Culpeper County) C.E.O.- Otis R. Barham, Jr., President Cashier- Jeffrey Farrar</p> <p>Brs: City of Harrisonburg - 1920E Medical Avenue 390 University Boulevard Culpeper County - 231 Southgate Shopping Center, Culpeper Dominion Square Shopping Center 717 James Madison Highway, Culpeper Madison County - Southwest Corner of the Intersection US Route 29 &amp; State Route 673, Madison Orange County - Market Place Shopping Center at Lake of the Woods, 36081 Goodwin Drive, Locust Grove 134-136 West Main Street, Orange</p> <p>EFT: Culpeper County - 501 Sunset Lane, Culpeper</p> <p>Shore Bank 25253 Lankford Highway Onley 23418 (Accomack County) C.E.O.- Scott C. Harvard, President Cashier- Steven M. Belote, Chief Financial Officer</p> <p>Brs: Accomack County - 6350 Maddox Boulevard, Chincoteague 118 Dunne Avenue, Parksley Northampton County - 21220 N. Bayside Drive, Cheriton 4071 Lankford Highway, Exmore</p> <p>OUT OF STATE</p> <p>Maryland - 100 Downtown Plaza, Salisbury 1503 S. Salisbury Boulevard, Salisbury</p> <p>Southern Community Bank &amp; Trust 13531 Midlothian Turnpike Midlothian 23113 (Chesterfield County) C.E.O.- Jay H. Lowden, Jr., President Cashier- Stephen R. Kinnier, Chief Financial Officer</p>	<p>Southern Financial Bank 37 East Main Street Warrenton 20186 (Fauquier County) C.E.O.- Georgia S. Derrico, Chairman of the Board Cashier- William H. Lagos, Controller</p> <p>Brs: City of Fairfax - 4021 University Drive 9720 Lee Highway City of Fredericksburg - 2062 Plank Road City of Manassas - 10175 Hastings Drive City of Winchester - 35 West Piccadilly Street Fairfax County - 7857 Heritage Drive, Annandale 2545 Centreville Road, Q18, Herndon 362 Elden Street, Herndon 8414 Lee Highway, Merrifield 527 Maple Avenue East, Vienna Fauquier County - 322 Lee Highway, Warrenton Frederick County - 1095 Millwood Pike Loudoun County - 526 East Market Street, Leesburg 101 West Washington Street, Middleburg 46910 Community Plaza, Sterling Prince William County - 13542 Minnieville Road, Woodbridge</p> <p>*Southside Bank 307 Church Lane P.O. Box 1005 Tappahannock 22560 (Essex County) C.E.O.- Thomas M. Boyd, Jr., President Cashier- Thomas E. Stephenson</p> <p>Brs: Caroline County - 202 North Main Street, Bowling Green Essex County - Essex Square Shopping Center U.S. Route 17 &amp; 360, Tappahannock Gloucester County - 7132 George Washington Memorial Hwy, Gloucester Hanover County - 4241 Mechanicsville Turnpike King William County - Aylett Middlesex County - southwest corner of the intersection of State Route 33 &amp; State Route 1101, Deltaville State Routes 3 &amp; 33, Hartfield 291 Virginia Street, Urbanna</p>
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ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1999

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<p>State Bank of Remington, Inc. 100 John Stone Street P. O. Box 158 Remington 22734 (Fauquier County) C.E.O.- Larry B. Olinger, President Cashier- James E. Underhill</p> <p>Brs: Fauquier County - 11139 Marsh Road, Bealeton 3420 Catlett Road, Catlett</p> <p>State Bank of the Alleghenies, The 116 West Riverside Street Covington 24426 C.E.O.- Don E. Stone, Jr., President Cashier- Jean C. Gillilan, Vice President</p> <p>Brs: City of Clifton Forge - 1633 Main Street Bath County - U.S. Route 220 and Kingtown Lane, Mitchelltown</p> <p>Towne Bank 5800 High Street Portsmouth 23703 C.E.O.- G. Robert Aston, Jr., Chairman of the Board Cashier- Clyde E. McFarland, Executive Vice President</p> <p>Brs: City of Chesapeake - 1510 South Military Highway City of Virginia Beach - 984 First Colonial Road</p> <p>*Union Bank and Trust Company 211 N Main Street P.O. Box 446 Bowling Green 22427 (Caroline County) C.E.O.- G. William Beale, President Cashier- Ed Worrell</p> <p>Brs: City of Fredericksburg - 2811 Fall Hill Avenue 700 Kenmore Avenue Caroline County - U.S. Route 1 and State Route 639, Ladysmith U.S. Route 301, Port Royal Hanover County - 10469 Atlee Station Road, Ashland U.S. Route 1 &amp; State Route 657, Ashland 6110 Mechanicsville Turnpike, Mechanicsville 9534 Chamberlayne Road, Mechanicsville King William County - Route 360 East Approx 1.5 Mi S of State Route 30, Manquin</p>	<p>Spotsylvania County - 10415 Courthouse Road 11625 Brock Road 4210 Plank Road 4540 Lafayette Boulevard 8520 Jefferson Davis Highway Stafford County - 622 Cambridge Street</p> <p>EFT: Caroline County - Petro Travel Plaza Carmel Church Rd &amp; I-95, Ruther Glen</p> <p>*United Bank 11185 Main Street Fairfax 22030 C.E.O.- Bernard H. Clineburg, Chairman of the Board Cashier- James J. Consagra, Jr.</p> <p>Brs: City of Fairfax - 10855 Lee Highway City of Manassas - 9872 Liberia Avenue Arlington County - 2300 Ninth Street, South 4005 Wilson Boulevard 5335 Lee Highway 6402 Williamsburg Blvd Fairfax County - 13060 Fair Lakes Blvd 7787 Leesburg Pike George Mason University 4400 University Drive 3289 Woodburn Road, Annandale 4501 Daly Drive, Chantilly 1320 Old Chain Bridge Road, McLean 1801 Reston Parkway, Reston 2071 Chain Bridge Road, Vienna 226 Maple Ave West, Vienna Loudoun County - 531-A East Market Street, Leesburg 21036 Triple Seven Road, Sterling</p> <p>OUT OF STATE</p> <p>Washington, D.C. - 1667 K Street, N.W. 4900 Massachusetts Avenue, N.W.</p> <p>Maryland - 7626 Old Georgetown Road, Bethesda 12101 Rockville Pike, Rockville</p> <p>EFTS: Fairfax County - Capital Expo Center 4320 Chantilly Shopping Center Fair Oaks Mall, Store 200</p>
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ALPHABETICAL LISTING BY NAME OF STATE BANKS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1999

United Community Bank  
100 East Fourth Avenue  
Franklin 23851  
C.E.O.- D. Eugene Brittle

Brs: City of Franklin -  
201 North College Drive  
City of Suffolk -  
6617 Holland Road  
Southampton County -  
Shands Shopping Center  
Highway 58 East, Courtland  
8314 Main Street, Ivor  
22334 General Thomas Highway, Newsoms  
Surry County -  
270 Colonial Trail East, Surry  
Sussex County -  
205 Railroad Avenue, Wakefield

EFT:  
Sussex County -  
521-541 County Drive, Wakefield

\*Virginia Bank and Trust Company  
336 Main Street  
P.O. Box 3447  
Danville 24541  
C.E.O.- D. C. Hastings, President  
Cashier- L. Frank King, Jr.

Brs: City of Danville -  
2600 Riverside Drive  
Kings Fairground Plaza  
3300 North Main Street  
U.S. Route 58 East and Airport Drive  
Pittsylvania County -  
4080 Franklin Turnpike  
55 North Main Street, Chatham

Virginia Commerce Bank  
5350 Lee Highway  
Arlington 22207 (Arlington County)  
C.E.O.- Peter A. Converse, President  
Cashier- William K. Beauchense

Brs: City of Alexandria -  
1414 Prince Street  
506 King Street  
5140 Duke Street  
City of Fairfax -  
10777 Main Street  
Arlington County -  
2930 Wilson Boulevard  
6500 Williamsburg Boulevard  
Fairfax County -  
4230 John Marr Drive, Annandale  
1356 Chain Bridge Road, McLean  
374 Maple Avenue, Vienna

Virginia Community Bank  
State Route 22 & U.S. Route 33  
P.O. Box 888  
Louisa 23093 (Louisa County)  
C.E.O.- A. Pierce Stone, President  
Cashier- Betty N. Hiter

Brs: Culpeper County -  
701 South Main Street, Culpeper  
Louisa County -  
Main Street & Cutler Avenue, Louisa  
Mineral Avenue & Fourth Street, Mineral  
Orange County -  
185 Madison Rd  
Spotsylvania County -  
10645 Courthouse Road

Virginia Heartland Bank  
4700 Harrison Road  
Fredericksburg 22404 (Spotsylvania County)  
C.E.O.- Edward V. Allison, Jr., President  
Cashier- Christy F. Quesenbery

Brs: City of Fredericksburg -  
1016 Charles Street  
Spotsylvania County -  
5996 Plank Road

(D-I) Drive In  
(ND) Night Depository  
(EFT) Electronic Funds Transfer Facility  
\* Trust Powers

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 1999

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CITIES	
CITY OF ALEXANDRIA	Kroger Supermarket, Gate City Highway and Midway Street
Br: Branch Banking and Trust Company of Virginia 1421 Prince Street	Brs: Highlands Union Bank 821 Commonwealth Avenue 999 Old Airport Road
Burke & Herbert Bank & Trust Company 100 South Fairfax Street	Br: Miners and Merchants Bank and Trust Company 1897 Lee Highway
Brs: 155 N Paxton Street 1705 Fern Street 1775 Jamieson Avenue 306 E Monroe Avenue 621 King Street	CITY OF BUENA VISTA
EFT: 2836 Duke Street	Br: One Valley Bank - Shenandoah 1002 Magonolia Avenue
Brs: Crestar Bank 1460 Beauregard Street 1650 King Street 231 South Van Dorn Street 2809 Mount Vernon Avenue 3101 Duke Street 3600 King Street 3610-H King Street 4616 Kenmore Avenue 515 King Street 5701-B Duke Street	EFT: 608 West 29th Street
Brs: F&M Bank-Northern Virginia 1717 King Street 2111 Eisenhower Avenue 606 King Street	Br: Planters Bank & Trust Company of Virginia 2101 Forest Avenue
EFTS: 118 King Street 1320 Braddock Place 2306 Mount Vernon Avenue	CITY OF CHARLOTTESVILLE
Brs: First Virginia Bank 300 South Washington Street 4999 Seminary Road Van Dorn Plaza Shopping Center, 233 S. Van Dorn Street	Brs: Crestar Bank 1201 Emmett Street 1900 Emmett Street 2117 Ivy Road 403 Park Street
Brs: Virginia Commerce Bank 1414 Prince Street 506 King Street 5140 Duke Street	F & M Bank-Central Virginia 1425 Seminole Trail
CITY OF BRISTOL	Brs: First Virginia Bank-Blue Ridge 120 Seminole Court, Seminole Square Shopping Center 2149 North Barracks Road 305 East Jefferson Street
Br: First Bank and Trust Company, The 1419 West State Street 38 East Valley Drive	Brs: Guaranty Bank 1022 West Main Street 1924 Arlington Boulevard 520 East Main Street
Brs: First Virginia Bank-Mountain Empire 13245 Lee Highway 3000 Lee Highway	CITY OF CHESAPEAKE
	Bank of Hampton Roads, The 201 Volvo Parkway
	Brs: 1400 Kempsville Road, Suite 102 1500 Mt Pleasant Road 4108 Portsmouth Boulevard 4507 Relay Road 4720 Battlefield Boulevard, South 712 Liberty Street 852 N. George Washington Highway
	EFT: 1320 Northwest Boulevard Suite 100
	Br: Bank of Suffolk 3216 Western Branch Boulevard

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 1999

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CITY OF CHESAPEAKE (Continued)	2609 Boulevard
Brs: Bank of Tidewater, The 1304 Greenbrier Parkway Battlefield Shoppes, 1201 North Battlefield Boulevard	Br: Community Bank, The 2000 Snead Avenue
Brs: Branch Banking and Trust Company of Virginia 111 Mill Creek Parkway, Suite 100 1809 Greenbrier Parkway 238 South Battlefield Boulevard 3113 Western Branch Boulevard	EFT: F & M Bank-Richmond 509 Southpark Boulevard
EFT: 681-A North Battlefield Boulevard	Br: First Colonial Bank 2208 Boulevard
Brs: Crestar Bank 100 Volvo Parkway 2421 Bainbridge Boulevard 320 South Battlefield Boulevard 4113 Portsmouth Boulevard	Brs: First Virginia Bank-Colonial 497 South Park Circle Southpark Mall, Space B-85, 230 Southpark Circle
Brs: First Virginia Bank-Hampton Roads 1521 Sams Circle 239 Battlefield Boulevard, Great Bridge Shopping Center 3343 Western Branch Boulevard 825 Volvo Parkway, Greenbrier Branch Greenbrier Mall, 1401 Greenbrier Parkway	EFT: Southpark Mall, Space B-85
Br: Heritage Bank & Trust 1450 South Military Highway	CITY OF COVINGTON
Monarch Bank 750 Volvo Parkway	Brs: First Virginia Bank - Southwest 313 West Thacker Drive, Riverbend Mall 450 West Main Street
Br: Resource Bank 501 Independence Parkway, Suite 105	State Bank of the Alleghenies, The 116 West Riverside Street
Br: Towne Bank 1510 South Military Highway	CITY OF DANVILLE
CITY OF CLIFTON FORGE	First State Bank 201 N Union Street
Br: Branch Banking and Trust Company of Virginia 511 Main Street	Br: 1296 Piney Forest Road
Br: State Bank of the Alleghenies, The 1633 Main Street	Brs: First Virginia Bank - Southwest 1017 West Main Street 1410 Piney Forest Road 143 Crown Drive Ridge and Patton Streets
CITY OF COLONIAL HEIGHTS	Virginia Bank and Trust Company 336 Main Street
Br: Bank of Southside Virginia, The 764 East Ellerslie Ave	Brs: 2600 Riverside Drive, Kings Fairground Plaza 3300 North Main Street U.S. Route 58 East and Airport Drive
EFT: South Park Avenue and Roslyn Road	CITY OF EMPORIA
Br: Branch Banking and Trust Company of Virginia	Br: Branch Banking and Trust Company of Virginia Weaver and N. Main Streets
	F & M Bank-Emporia 401 Halifax Street
	Brs: 301 West Atlantic Street 431 South Main Street
	EFT: 920 West Atlantic Street

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 1999

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## CITY OF FAIRFAX

Br: Branch Banking and Trust Company of  
Virginia  
11180 Lee Highway

Br: Community Bank of Northern Virginia  
4029 Chain Bridge Road

Br: Crestar Bank  
4020 University Drive

F&M Bank-Northern Virginia  
4117 Chain Bridge Road

Br: First Virginia Bank  
10302 Willard Way

Brs: Southern Financial Bank  
4021 University Drive  
9720 Lee Highway

United Bank  
11185 Main Street  
Br: 10855 Lee Highway

Br: Virginia Commerce Bank  
10777 Main Street

## CITY OF FALLS CHURCH

Br: Burke & Herbert Bank & Trust Company  
225 West Broad Street

Br: Crestar Bank  
603 West Broad Street

Br: F&M Bank-Northern Virginia  
133 South Washington Street

Br: First Virginia Bank  
191 West Broad Street

## CITY OF FRANKLIN

Br: Bank of Southside Virginia, The  
Southampton Shopping Center,  
1310 Armory Drive

Br: Crestar Bank  
117 West Second Avenue

Br: James River Bank  
200 N. Main Street

United Community Bank  
100 East Fourth Avenue  
Br: 201 North College Drive

## CITY OF FREDERICKSBURG

EFT: F & M Bank-Peoples  
201 Jefferson Davis Highway

Brs: First Virginia Bank  
1001 Princess Anne Street  
1016 Princess Anne Street  
1151 Carl Silver Parkway  
401 Jefferson Davis Highway

Br: Southern Financial Bank  
2062 Plank Road

Brs: Union Bank and Trust Company  
2811 Fall Hill Avenue  
700 Kenmore Avenue

Br: Virginia Heartland Bank  
1016 Charles Street

## CITY OF GALAX

Br: Branch Banking and Trust Company of  
Virginia  
1100 East Stuart Drive

Brs: First Virginia Bank - Southwest  
1140 East Stuart Drive  
300 North Main Street

## CITY OF HAMPTON

Br: Branch Banking and Trust Company of  
Virginia  
2160 Coliseum Drive

Brs: Consolidated Bank and Trust Company  
101 N Armstead Ave  
30 South Mallory Street

Brs: Crestar Bank  
2 East Queensway  
2100 Executive Drive  
2155 Coliseum Drive  
75 Willow Oaks Boulevard  
Burrell Street & Cedar Avenue, Building 268  
EFT: Sentara Hampton General Hospital,  
3120 Victoria Boulevard

Brs: First Virginia Bank-Hampton Roads  
1033 West Mercury Boulevard  
1112 Big Bethel Road  
1900 Cunningham Drive,  
Wal-Mart Supercenter #1631

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 1999

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## CITY OF HARRISONBURG

Brs: Crestar Bank  
1300 South Main Street  
1790 East Market Street  
180 East Market Street

## F &amp; M Bank - Massanutten

1855 East Market Street  
Brs: 1900 South High Street  
3150 South Main Street  
611 Mt Clinton Pike  
EFTS: 1010 W. Market Street  
701 Port Republic Road  
953 High Street

Brs: First Virginia Bank-Blue Ridge  
1915 East Market Street  
2360 South Main Street

EFTS: 1617 E. Market Street  
710 Port Republic Road

Br: Guaranty Bank  
southeast corner of intersection of,  
Neff Avenue and Reservoir Street

Br: One Valley Bank - Shenandoah  
1746 E. Market Street

Br: Pioneer Bank  
932 West Market Street

Br: Planters Bank & Trust Company of Virginia  
375 North Mason Street

## Rockingham Heritage Bank

110 University Boulevard  
Brs: 1980 S. Main Street  
677 Chicago Avenue

Brs: Second Bank & Trust  
1920E Medical Avenue  
390 University Boulevard

## CITY OF HOPEWELL

EFT: Bank of Southside Virginia, The  
5201 Oaklawn Boulevard

Br: Branch Banking and Trust Company of  
Virginia  
105 N. Main Street

Br: Crestar Bank  
200-204 North Main Street  
EFT: 411 West Randolph Road

Br: First Colonial Bank  
1421 West City Point Road

## CITY OF LEXINGTON

Br: Crestar Bank  
45 South Main Street

Br: One Valley Bank - Shenandoah  
537 East Nelson Street

EFTS: 125 West Nelson Street  
Virginia Military Institute, Lejeune Hall

## CITY OF LYNCHBURG

Bank of the James  
615 Church Street

Brs: Branch Banking and Trust Company of  
Virginia  
2100 Wards Road  
2301 Langhorne Road  
3638 Old Forest Road  
7114 Timberlake Road

EFTS: Liberty University, 3765 Candler's Mountain  
Road  
Randolph-Macon Woman's College,  
2500 Rivermont Avenue

Brs: Crestar Bank  
1010 Main Street  
4710 Boonsboro Road  
6001 Fort Avenue  
Plaza One, One Plaza Shopping Center

Br: First Virginia Bank - Southwest  
1110 Main Street

## CITY OF MANASSAS

Brs: Crestar Bank  
8751 Sudley Road  
8885 Centreville Road  
8950 Mathis Avenue

Brs: F&M Bank-Northern Virginia  
8780 Centreville Road  
9201 W Church Street  
EFT: 9311 Lee Avenue

Brs: First Virginia Bank  
10040 Dumfries Road  
8650 Centreville Road

Br: Southern Financial Bank  
10175 Hastings Drive

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 1999

CITY OF MANASSAS (Continued)	4500 East Princess Anne Road
Br: United Bank 9872 Liberia Avenue	Br: Bank of Tidewater, The 6330 Newtown Road, Suite 100
CITY OF MARTINSVILLE	Bank of the Commonwealth 403 Boush Street
Brs: Branch Banking and Trust Company of Virginia 1 Ellsworth Street 1205 Memorial Boulevard	Br: 4101 Granby Street EFT: 150 Park Avenue
Brs: Crestar Bank 1105 Spruce Street 134 East Church Street 240 West Commonwealth Boulevard	Branch Banking and Trust Company of Virginia 109 East Main Street Brs: 200 Boush Street(D-I) 2008 Cromwell Drive 2336 East Little Creek Road 245 East Little Creek Road 537 West 21st Street 7420 Granby Street
CITY OF NEWPORT NEWS	East Ring Road and Military Circle, Shopping Center
Brs: Branch Banking and Trust Company of Virginia 12301 Warwick Boulevard 603 Pilot House Drive	EFT: Sentara-Norfolk General Hospital, 600 Gresham Drive
Br: Consolidated Bank and Trust Company 2015 25th Street	Brs: Crestar Bank 1221 East Little Creek Road 129 West Little Creek Road 3351 Princess Anne Road 400 Gresham Avenue 500 Main Street 5425 Robin Hood Road 5800 Virginia Beach Boulevard 777 West 21st. Street
Brs: Crestar Bank 10814 Warwick Boulevard 11817 Canon Boulevard 12227 Jefferson Avenue 14500 Warwick Boulevard 301 Hiden Boulevard 6060 Jefferson Avenue	EFT: Sentara Leigh Hospital, 830 Kempsville Road
Brs: First Virginia Bank-Hampton Roads 11718 Jefferson Avenue 12401 Jefferson Avenue 397 Denbigh Boulevard Patrick Henry Mall, Suite 726, 12300 Jefferson Avenue	First Virginia Bank-Hampton Roads 555 Main Street Brs: 1020 Fisherman's Road 1308 Colley Avenue 131 West Ocean View Avenue 2222 East Little Creek Road 225 W Brambleton Avenue 3540 Tidewater Drive 3935 East Princess Anne Road 4000 Hampton Boulevard 6145 Sewells Point Road 901 W Little Creek Road Norfolk International Airport
Harbor Bank 1 Old Oyster Point Road	EFTS: 1518 Colley Avenue Norfolk International Airport
Brs: 11001 Warwick Boulevard 14801 Warwick Boulevard	
Br: James River Bank/Colonial 776 J. Clyde Morris Boulevard	
Br: Peninsula Trust Bank, Incorporated 737 J. Clyde Morris Boulevard	Heritage Bank & Trust 841 North Military Highway Brs: 200 East Plume Street 4807 Colley Avenue s.w. corner of Chesapeake Boulevard, & East Ocean View Avenue
CITY OF NORFOLK	
Brs: Bank of Hampton Roads, The 4037 East Little Creek Road 415 St Pauls Boulevard	

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 1999

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## CITY OF NORTON

- Br: First Commonwealth Bank  
1026 Park Avenue
- Br: Miners Exchange Bank  
Norton Square Shopping Center, Route 58,  
Norton

## CITY OF PETERSBURG

- Br: Bank of Southside Virginia, The  
2703 South Crater Road
- EFT: 3140 South Crater Road

- Brs: Branch Banking and Trust Company of  
Virginia  
801 S. Adams Street  
Franklin and Adams Street  
Sycamore and Walnut Streets

Community Bank, The

200 N Sycamore Street

- Brs: 2618 S Crater Road  
9 West Tabb Street(D-I)

- Brs: Crestar Bank  
1340 West Washington Street  
1941 South Sycamore Street  
898 East Washington Street

- Br: First Colonial Bank  
1883 South Crater Road

## CITY OF POQUOSON

- Brs: First Virginia Bank-Hampton Roads  
452 Wythe Creek Road

## CITY OF PORTSMOUTH

- Brs: Branch Banking and Trust Company of  
Virginia  
3301 High Street  
500 Crawford Street  
5515 Portsmouth Boulevard
- EFT: Mayview Medical Center, 3636 High Street
- Brs: Crestar Bank  
2860 Airline Boulevard  
303 County Street
- Brs: First Virginia Bank-Hampton Roads  
355 Crawford Street  
5100 Portsmouth Boulevard

Towne Bank  
5800 High Street

## CITY OF RADFORD

- Brs: Crestar Bank  
1000 Norwood Street  
1st and Kent Street
- EFT: Dalton Hall Student Center,  
Adams and Fairfax Streets
- Brs: First Virginia Bank - Southwest  
520 First Street, West  
7480 Lee Highway  
Norwood Street & Third Avenue

## CITY OF RICHMOND

- Brs: Branch Banking and Trust Company of  
Virginia  
1009-1011 East Main Street  
1210 Westover Hills Boulevard  
5711 Patterson Avenue  
830 East Main Street

- Br: Commerce Bank of Virginia  
901 East Byrd Street, West Tower,  
Suite 1150

- Br: Commonwealth Bank, The  
707 East Main Street

Consolidated Bank and Trust Company

- 320 N First Street  
Brs: 1806 Creighton Road  
3009 Hull Street

Crestar Bank

- 919 East Main Street
- Brs: 1101 Azalea Avenue  
1518 Hull Street Road  
1801 West Broad Street  
206 East Main Street  
2500 East Broad Street  
3022 West Broad Street  
3513 West Cary Street  
3513 West Cary Street, (D-I)  
424 East Grace Street  
4708 Forest Hill Avenue  
500 North Harrison Street  
5801 Patterson Avenue  
640 W. Southside Plaza  
7133 Forest Hill Avenue  
901 East Byrd Street  
901 Semmes Avenue, Richmond
- EFTS: 1000 Semmes Avenue  
1001 Semmes Avenue  
550 East Marshall Street

- Brs: F & M Bank-Richmond  
600 East Main Street

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 1999

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CITY OF RICHMOND (Continued)	2809 West Main Street
Brs: F & M Bank-Richmond (Continued) 6980 Forest Hill Avenue	CITY OF SOUTH BOSTON
First Virginia Bank-Colonial 700 East Main Street	Br: Crestar Bank 410 Main Street
Brs: 200 East Belt Boulevard 2604 Hull Street 4710 Walmsley Boulevard 7100 Three Chopt Road Stoney Point Shopping Center, Huguenot Road & Stoney Point Road	CITY OF STAUNTON
CITY OF ROANOKE	Brs: Crestar Bank 1111 Greenville Avenue 638 North Coalter Street 8-14 West Beverly Street Statler Square Shopping Center, 850 Statler Boulevard
EFT: Bank of Fincastle, The 2635 Colonial Avenue	First Virginia Bank-Blue Ridge 125 N Central Avenue
Brs: Branch Banking and Trust Company of Virginia 1620 Hershberger Road, N.W. 37 Church Avenue, SW	Planters Bank & Trust Company of Virginia 24 South Augusta Street Brs: 2201 N Augusta Street 2307 W Beverly Street EFT: 600 North Coalter Street
Brs: Crestar Bank 112 McClanahan Street, S. W. 1535 Hershberger Road, N. W. 2112 Colonial Avenue, S. W. 2230 Melrose Avenue 3403 Williamson Road, N. W. 3407 Orange Avenue, N. E. 510 South Jefferson Street	CITY OF SUFFOLK
First Virginia Bank - Southwest 601 S. Jefferson Street	Br: Bank of Hampton Roads, The 117 Market Street
Brs: 2036 Colonial Avenue, S.W. 3458 Orange Avenue, N.E. 4922 Valley View Boulevard, Valley View Mall 6625 Williamson Road, N.W.	Bank of Suffolk 1514 Holland Road Brs: 1000 North Main Street 101 East Washington Street 1512 Holland Road 1589 Bridge Road 625 East Washington Street, East Suffolk Office 6423 Whaleyville Blvd
First-Citizens Bank, A Virginia Corporation 3601 Thirlane Road	Brs: Branch Banking and Trust Company of Virginia 1008 West Washington Street 1525 North Main Street
CITY OF SALEM	Br: Crestar Bank 123 North Main Street
Br: Branch Banking and Trust Company of Virginia 303 E. Burwell Street	Brs: First Virginia Bank-Hampton Roads 1200 North Main Street 1463 North Main Street 3131 Bridge Road
Brs: Crestar Bank 1499 West Main Street 1841 West Main Street 2929 Keagy Road	Br: United Community Bank 6617 Holland Road
Brs: First Virginia Bank - Southwest 121 Electric Road 231 College Avenue	

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 1999

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CITY OF VIRGINIA BEACH	
Brs: Bank of Hampton Roads, The 1100 Dam Neck Road 1316 North Great Neck Road 5472 Indian River Road	3112 Virginia Beach Boulevard 351 Independence Boulevard 5289 E Princess Anne Road 536 Newtown Road 839 Lynnhaven Parkway, Farm Fresh Shopping Center 969 Chimney Hill Shopping Center
Bank of Tidewater, The 1548 Laskin Road	Resource Bank 3720 Virginia Beach Boulevard
Brs: 2089 General Booth Boulevard 2251 W. Great Neck Road 3801 Pacific Avenue 770 Lynnhaven Parkway Suite 100 Giant Square Shopping Center, Independence Boulevard Providence Square Shopping Center, 5225 Providence Road	Br: Towne Bank 984 First Colonial Road
Brs: Bank of the Commonwealth 1124 First Colonial Road 1870 Kempsville Road 225 South Rosemont Road 2712 North Mall Drive	CITY OF WAYNESBORO
Brs: Branch Banking and Trust Company of Virginia 1433 Kempsville Road 3450 Pacific Avenue 4592 Virginia Beach Boulevard 5101 Cleveland Street, Suite 101 601 Lynnhaven Parkway 6056 East Indian River Road 930 First Colonial Road 944 Independence Boulevard	Brs: Crestar Bank 1100 West Broad Street Shenandoah Village Outlet Mall, 600 Shenandoah Village Drive
Brs: Crestar Bank 1625 General Booth Boulevard 2260 SunStates Court 3330 Pacific Avenue 3334 Virginia Beach Boulevard 4550 Virginia Beach Boulevard 4572-6 Virginia Beach Boulevard 635 Lynnhaven Parkway 711 First Colonial Road 750 Independence Boulevard 849 Kempsville Road 916 South Military Highway	Br: First Virginia Bank-Blue Ridge 105 Hopeman Parkway
EFTS: 2600 International Parkway Sentara Bayside Hospital, 800 Independence Boulevard	Brs: Planters Bank & Trust Company of Virginia 100 Lucy Lane 251 N Poplar Avenue
Brs: First Virginia Bank-Hampton Roads 1014 Independence Boulevard 1344 Great Neck Road 1924 Centerville Turnpike, Woods Corner Branch 2021 Lynnhaven Parkway 2141 General Booth Boulevard	CITY OF WILLIAMSBURG
	Br: Chesapeake Bank 1229 Lafayette Street
	Brs: Crestar Bank 1186 Jamestown Road 120 Monticello Avenue 120 North Henry Street 401 West Duke Of Gloucester Street Garrison Drive & North Mount Vernon, Avenue
	Brs: First Virginia Bank-Hampton Roads 171 Monticello Avenue 300 Second Street
	Br: Peninsula Trust Bank, Incorporated 1031 Richmond Road
	CITY OF WINCHESTER
	Brs: Bank of Clarke County 40 West Piccadilly Street 625 East Jubal Early Dr
	Br: Crestar Bank 1950 S. Pleasant Valley Road

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 1999

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## CITY OF WINCHESTER (Continued)

F & M Bank - Winchester  
115 North Cameron Street  
Brs: 100 North Loudoun Street  
124 West Picadilly Street  
1850 Apple Blossom Mall  
2004 South Pleasant Valley Road  
2082 South Pleasant Valley Road  
2252 Valley Avenue  
509 A Amherst Street  
748 Berryville Ave  
829 North Loudoun Street  
EFTS: 4780 Northwestern Pike  
7 East Gerrard Street  
Pleasant Valley Road and Route 50 E  
Winchester Medical Center, 1850 Amherst Street  
Brs: First Bank  
2210 Valley Avenue  
661 North Loudoun Street  
Br: First Virginia Bank-Blue Ridge  
2200 Valley Avenue, Ward Plaza Shopping Center  
Br: Marathon Bank, The  
1041 Berryville Avenue  
Br: Southern Financial Bank  
35 West Piccadilly Street

**COUNTIES**

## ACCOMACK COUNTY

Brs: Crestar Bank  
23364 Front Street, Accomac  
62 Market Street, Onancock  
Edmunds Street & Railroad Avenue, Painter  
Farmers & Merchants Bank-Eastern Shore  
25275 Lankford Highway  
Onley  
Brs: 33013 Chincoteague Road, Wattsville  
36344 Lankford Highway, Belle Haven  
6395 Maddox Boulevard, Chincoteague  
6402 Maddox Boulevard, Chincoteague  
6461 Lankford Highway, Oak Hall  
Brs: First Virginia Bank-Hampton Roads  
13350 Lankford Highway, Mappsville  
25386 Lankford Highway, Onley  
44 Market Street, Onancock

Shore Bank  
25253 Lankford Highway  
Onley  
Brs: 118 Dunne Avenue, Parksley  
6350 Maddox Boulevard, Chincoteague

## ALBEMARLE COUNTY

Albemarle First Bank  
1265 Seminole Trail  
Brs: Crestar Bank  
1705 Seminole Trail  
1980 Rio Hill Center  
EFT: 520 Massie Road  
Brs: F & M Bank-Central Virginia  
2208 Ivy Road  
S. E. Corner 5th Street Extended &  
Harris Road  
Valley Street, Scottsville  
EFTS: 1220 Seminole Trail  
201 Bowen Loop  
Brs: First Virginia Bank-Blue Ridge  
100 Riverbend Drive  
3501 Seminole Trail  
Crozet Shopping Center, State Route 240,  
Crozet  
Guaranty Bank  
1658 State Farm Boulevard  
Br: 1700 Seminole Trail

## ALLEGHANY COUNTY

Br: First Virginia Bank - Southwest  
Mallow Mall Shopping Center

## AMELIA COUNTY

Br: Citizens Bank and Trust Company  
State Route 38 & Church Street, Amelia  
Br: First Virginia Bank-Colonial  
U.S. Route 360

## AMHERST COUNTY

Br: Branch Banking and Trust Company of  
Virginia  
Seminole Shopping Center, Route 29 North,  
Madison Heights  
Brs: Crestar Bank  
U.S. Route 29 North & Dillard Road,  
Madison Heights

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 1999

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AMHERST COUNTY (Continued)	Brs: First Virginia Bank 1100 South Walter Reed Drive 1901 Fort Myer Drive 2113 Crystal Plaza Arcade 2200 Wilson Boulevard 2221 South Eads Street 2700 South Quincy Street 2947 South Glebe Road 3001 N Washington Boulevard 4707 Lee Highway 5515 Lee Highway 6745 Lee Highway 920 North Taylor Street
Brs: Crestar Bank (Continued) Wal-mart at U.S. Route 29 and, Woody's Lake Road, Madison Heights	
EFT: Sweetbriar College, Highway 29, Sweetbriar	
Br: F & M Bank-Central Virginia Ambriar Shopping Center, U.S. Route 29, Amherst	
EFT: 188 Faulconerville Road	
Brs: First Virginia Bank - Southwest 164 Main Street, Amherst 2700 Amherst Highway, Madison Heights	James Monroe Bank 3033 Wilson Boulevard
APPOMATTOX COUNTY	
Br: Branch Banking and Trust Company of Virginia History Junction, Appomattox	Brs: United Bank 2300 Ninth Street, South 4005 Wilson Boulevard 5335 Lee Highway 6402 Williamsburg Blvd
Farmers Bank of Appomattox, The 18 Main Street Appomattox	Virginia Commerce Bank 5350 Lee Highway
Br: Triangle Plaza Shopping Center, Route 460, Appomattox	Brs: 2930 Wilson Boulevard 6500 Williamsburg Boulevard
ARLINGTON COUNTY	AUGUSTA COUNTY
Brs: Branch Banking and Trust Company of Virginia 1010 North Glebe Road Ballston Common Mall, 4238 Wilson Boulevard	EFTS: Crestar Bank 96 Medical Center Drive, Fishersville Staunton Mall, 1331 Greenville Ave.
EFTS: 1701 North George Mason Drive Ballston Common Mall, 4238 Wilson Boulevard	EFT: F & M Bank - Massanutten U.S. Route 11 and State Route 256
Br: Burke & Herbert Bank & Trust Company 500 South 23rd Street	Brs: First Virginia Bank-Blue Ridge 1 Frontier Drive Main & Craig Streets, Craigsville Route 250 and Route 42, Churchville U.S. 340 & Broadmoor Street, Stuarts Draft
Brs: Crestar Bank 1000 Wilson Boulevard, Rosslyn 249 North Glebe Road 3040 Clarendon Boulevard 3108 Columbia Pike 3141 Lee Highway 4301 Wilson Boulevard 4710 Lee Highway 6711 Lee Highway 900 North Taylor Street	Br: One Valley Bank - Shenandoah U.S. Route 11, Greenville
EFT: 2050 Wilson Boulevard	Brs: Planters Bank & Trust Company of Virginia Greenville Avenue Route 250 East U.S. Route 11, Verona U.S. Route 250 & State Route 640, Fishersville U.S. Route 340 & State Route 608, Stuarts Draft
Br: F&M Bank-Northern Virginia 4736 Lee Highway	Brs: Rockingham Heritage Bank 51 Franklin Street, Weyers Cave Wellington Plaza, Jefferson Highway

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 1999

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## BATH COUNTY

- Br: First Virginia Bank - Southwest  
Main Street, Hot Springs
- Br: State Bank of the Alleghenies, The  
U.S. Route 220 and Kingtown Lane,  
Mitchelltown

## BEDFORD COUNTY

- Brs: Branch Banking and Trust Company of  
Virginia  
6 Village Square, State Routes 122 and 655,  
Moneta  
U.S. Route 221 and State Route 666, Forest
- Community First Bank  
306 Gristmill Drive, Unit A  
Forest
- Br: Crestar Bank  
Graves Mill Center, U. S. Route 221 &  
Graves Mill Road

## BLAND COUNTY

- Brs: First Virginia Bank - Southwest  
Main Street, Bland  
Main Street, Rocky Gap

## BOTETOURT COUNTY

- Bank of Botetourt  
Main Street  
Buchanan
- Brs: 60 Lee Highway North, Troutville  
Railroad Street, Eagle Rock  
U.S. Route 220, Daleville
- EFT: 4070 Roanoke Road, Fincastle
- Bank of Fincastle, The  
17 South Roanoke Street  
Fincastle
- Brs: 1618 Roanoke Road, Daleville  
5192 Lee Highway S., Troutville  
5825 Cloverdale Road  
614 Lee Highway, Cloverdale  
98 Blue Ridge Boulevard  
U.S. Route 220 South, Daleville
- EFTS: Quickette Market, U.S. Route 220 North,  
Fincastle  
U.S. Route 11 & Interstate 81, Daleville
- EFT: Branch Banking and Trust Company of  
Virginia  
604 Minute Market, Route 220 Alternate

- Br: One Valley Bank - Shenandoah  
817 Main Street, Buchanan

## BRUNSWICK COUNTY

- Br: Benchmark Community Bank  
313 N. Main Street, Lawrenceville

## BUCHANAN COUNTY

- Br: First Virginia Bank-Mountain Empire  
State Route 80 and State Route 600,  
Davenport
- Miners and Merchants Bank and Trust Company  
Walnut Street & Main Street  
Grundy
- Brs: Anchorage Shopping Center, Vasant  
U.S. Route 460 East, Grundy  
U.S. Route 460, 0.2 miles east of,  
its intersection with State Rt. 624,  
Oakwood

## BUCKINGHAM COUNTY

- Br: Farmers Bank of Appomattox, The  
Southeast corner of State Rt.20  
and U.S. Route 15, Dillwyn
- Brs: First Virginia Bank-Colonial  
U.S. Route 15, Dillwyn  
U.S. Route 15, Arvonnia

## CAMPBELL COUNTY

- Br: Bank of Charlotte County, The  
308 Lynchburg Avenue, Brookneal
- Br: Branch Banking and Trust Company of  
Virginia  
9009 Timberlake Road
- Br: Crestar Bank  
9604 Timberlake Road
- Br: Farmers Bank of Appomattox, The  
Highway 24, Concord
- Brs: First Virginia Bank - Southwest  
440 Lursardi Drive, Brookneal  
7901 Timberlake Road  
U.S. Route 501 & State Route 24, Rustburg

## CAROLINE COUNTY

- Br: Southside Bank  
202 North Main Street, Bowling Green

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 1999

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CAROLINE COUNTY (Continued)	Br: Community Bank, The West Hundred Rd & Winfree Avenue, Chester
Union Bank and Trust Company 211 N Main Street	
Bowling Green	Community Bankers' Bank 557-B Southlake Boulevard
Brs: U.S. Route 1 and State Route 639, Ladysmith U.S. Route 301, Port Royal	
EFT: Petro Travel Plaza, Carmel Church Rd & I-95, Ruther Glen	County Bank of Chesterfield 10400 Hull Street Road Brs: 13241 River's Bend Boulevard, Chester 6435 Ironbridge Road 906 Branchway Road
CARROLL COUNTY	
Br: Bank of Floyd, The 185 South Main Street, Hillsville	Brs: Crestar Bank 10100 Hull Street Road 10300 Midlothian Turnpike 13001 Hull Street Road 2065 Huguenot Road 2736 Hannaford Plaza 4830 Jefferson Davis Highway Bermuda Square Shopping Center, 12551 Jefferson Davis Highway, Chester Ironbridge Plaza Shopping Center, 12020 Ironbridge Road, Chester Midlothian Turnpike & Crowder Drive
Brs: Branch Banking and Trust Company of Virginia 145 N Main Street, Hillsville Highway 52 & State Route 927, Cana	
EFT: U.S. Route 58 & State Route 743	
CHARLES CITY COUNTY	
Br: Peninsula Trust Bank, Incorporated 10000 Courthouse Road, Charles City	
CHARLOTTE COUNTY	
Bank of Charlotte County, The Berkley & Charlotte Streets Phenix	Brs: F & M Bank-Richmond 11010 Hull Street Road, Midlothian 11450 Midlothian Turnpike 11900 Chester Village Drive, Chester 17650 Midlothian Turnpike, Midlothian 5756 Hopkins Road 9960 Midlothian Turnpike 9970 Ironbridge Road
Brs: 26 King Street, Keysville Main Street, Charlotte Courthouse	
CHESTERFIELD COUNTY	
Brs: Bank of McKenney 20815 Chesterfield Plaza, Ettrick 6300 River Road, Matoaca	EFTS: 14120 Hull Street Road 2320 W. Hundred Road, Chester
Brs: Branch Banking and Trust Company of Virginia 1120 Huguenot Road 2500 Promenade Parkway, Midlothian 2531 W. Hundred Road, Chester 6512 Harbour View Court, Midlothian	Brs: First Colonial Bank 11310 Iron Bridge Road, Chester 2141 East Hundred Road, Enon
Brs: Central Virginia Bank 4901 Millridge Parkway East, Midlothian Village Marketplace Shopping Center, Midlothian Turnpike & Old Buckingham, Midlothian	Brs: First Virginia Bank-Colonial 1001 Sycamore Square Drive, Midlothian 11101 Hull Street Road, Victorian Square Branch, Midlothian 11400 Midlothian Turnpike 13644 Hull Street Road, Midlothian 2501 W Hundred Road, Chester 6551 Centralia Road 7747 Midlothian Pike EFT: Chesterfield Towne Center, 11500 Midlothian Turnpike
Commonwealth Bank, The 9310 Midlothian Turnpike	Southern Community Bank & Trust 13531 Midlothian Turnpike Midlothian

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 1999

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## CLARKE COUNTY

Bank of Clarke County  
2 East Main Street  
Berryville  
Br: North side of Route 723, Boyce  
EFT: U. S. Routes 340 and 17/50, Boyce

Br: F & M Bank - Winchester  
23 North Church Street, Berryville  
EFT: Route 2, Box 4535, Berryville

## CRAIG COUNTY

Farmers & Merchants Bank of Craig County, The  
306 Main Street  
New Castle  
Br: N.W. Corner of Walnut & Court Street,  
New Castle

## CULPEPER COUNTY

Brs: Crestar Bank  
633 Meadowbrook Center, Culpeper  
801 James Madison Highway,  
Wal-Mart Supercenter, Culpeper

EFTS: F & M Bank-Peoples  
1113 James Monroe Highway  
18179 Lee Highway, Amissville

Br: First Virginia Bank-Blue Ridge  
Dominion Square Shopping Center,  
703 James Madison Highway

Second Bank & Trust  
102 S Main Street  
Culpeper  
Br: 231 Southgate Shopping Center, Culpeper  
Dominion Square Shopping Center,  
717 James Madison Highway, Culpeper  
EFT: 501 Sunset Lane, Culpeper

Br: Virginia Community Bank  
701 South Main Street, Culpeper

## CUMBERLAND COUNTY

Brs: Central Virginia Bank  
1368 Anderson Highway  
State Routes 45 and 649, Cartersville

## DICKENSON COUNTY

Br: Farmers and Miners Bank  
Piggly Wiggly Grocery Store, Piggly  
Wiggly Shopping Center, Chase St.,  
Clintwood

Brs: First Virginia Bank-Mountain Empire  
Chase Street, Clintwood  
Main Street, Haysi

## DINWIDDIE COUNTY

Bank of McKenney  
20718 First Street  
McKenney  
Br: 13812 Boydton Plank Road  
U.S. Highway 460 and State Route 684  
EFT: 5420 Boydton Plank Rd

Bank of Southside Virginia, The  
State Route 618  
Carson  
Br: 13909 Boydton Plank Road, Dinwiddie  
U.S. Route 1 and State Route 226

Br: First Colonial Bank  
26901 Cox Road

## ESSEX COUNTY

Bank of Essex  
323 Prince Street  
Tappahannock  
Br: U.S. Routes 17 & 360,  
Rappahannock Shopping Center,  
Tappahannock

Br: Citizens and Farmers Bank  
U.S. Route 360/17, Essex Square Shopping  
Center, Tappahannock

Brs: Northern Neck State Bank  
1660 Tappahannock Boulevard,  
Tappahannock  
U.S. Route 17 and State Route 1107,  
Tappahannock

Southside Bank  
307 Church Lane  
Tappahannock  
Br: Essex Square Shopping Center,  
U.S. Route 17 & 360, Tappahannock

## FAIRFAX COUNTY

Alliance Bank Corporation  
12735 Shops Lane

Brs: Branch Banking and Trust Company of  
Virginia  
12355 Sunrise Valley Drive, Reston  
1650 Tysons Boulevard, McLean  
6661 Old Dominion Drive, McLean  
6949 Commerce Street, Springfield

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 1999

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<p>FAIRFAX COUNTY (Continued)</p> <p>Brs: Branch Banking and Trust Company of Virginia (Continued) 8200 Greensboro Drive, McLean</p> <p>Brs: Burke &amp; Herbert Bank &amp; Trust Company 2604 Sherwood Hall Lane 5519 Franconia Road 5705 Seminary Road 5731 Telegraph Road 8736-38 Cooper Road</p> <p>EFT: 3200 Mount Vernon Memorial Highway, Mount Vernon</p> <p>Business Bank, The 8399 Leesburg Pike Vienna</p> <p>Br: 1451 Dolley Madison Boulevard, McLean</p> <p>Brs: Community Bank of Northern Virginia 13826 Lee Highway, Centreville 302 Maple Avenue, Vienna 6809 Old Dominion Drive, McLean 783 Station Street, Herndon 8150 Leesburg Pike, Vienna</p> <p>Brs: Crestar Bank 11180 South Lakes Drive, Reston 11600 Plaza America Drive, Reston 12001 Lee Jackson Memorial Highway 1301 Chain Bridge Road, McLean 13033 Lee Jackson Highway, Fairfax 13900 Lee Jackson Memorial Highway, Chantilly 14200-E Centreville Square, Centreville 1449-A Chain Bridge Road, McLean 1900 Centennial Park Drive, Reston 2401 Centreville Road, Herndon 4250 John Marr Drive, Annandale 501 Maple Avenue, West, Vienna 515 Maple Avenue East, Vienna 5234 Rolling Road, Burke 5820 Kingstowne Center 5922 Richmond Highway 6050 Rose Hill Drive, Suite 101 6075 Gorgas Road, Fort Belvoir 6216 Rolling Road, Springfield 6300 Leesburg Pike, Fairfax 7205 Commerce Street, Springfield 7617 Little River Turnpike 8098 Rolling Road, Springfield 8219 Leesburg Pike, Vienna 9400 Richmond Highway, Lorton 9401 Lee Highway 9883 Georgetown Pike, Great Falls Burke Commons Shopping Center, 6052 Burke Commons Road, Burke</p>	<p>Fort Belvoir Commissary, 6020 Gorgas Road, Suite 101, Fort Belvoir</p> <p>EFTS: 8861 Leesburg Pike, Vienna Fort Belvoir Shopette, 13th Street, Building 1155, Fort Belvoir</p> <p>Brs: F&amp;M Bank-Northern Virginia 12220 Fairfax Towne Center 13821 Lee-Jackson Highway, Chantilly 14260-J Centreville Square, Centreville 230 Herndon Parkway, Herndon 3829 South George Mason Drive 4115 Annandale Road, Annandale 440 Maple Avenue East, Vienna 5105 Westfields Boulevard, Centreville 6257A Old Dominion Drive, McLean 6810 Commerce Street, Springfield 7027-A Manchester Blvd, Springfield 7830 Backlick Road Suite 101, Springfield 7901 Richmond Highway 8221 Old Courthouse Road, Vienna 8432 Old Keene Mill Road, Springfield</p> <p>First Virginia Bank 6400 Arlington Boulevard</p> <p>Brs: 11100 South Lakes Drive, Reston 11230 Waples Mill Road 1224 West Broad Street 13045 Lee Jackson Memorial Highway, Chantilly 13360 Franklin Farm Road, Herndon 13881 Metrotech Drive, Chantilly 14175 Saint Germain Drive, Centreville 1455 Chain Bridge Road, McLean 1490 North Point Village Center, Reston 1640 Belle View Boulevard 1953 Gallows Road, Vienna 2148 Centreville Road, Herndon 2513 Fox Mill Road 260 Cedar Lane, Vienna 2941 Chain Bridge Road, Oakton 3012 Annandale Road 415 Maple Avenue, West, Vienna 5740 Union Mill Road, Clifton 5871 Leesburg Pike, Bailey's Crossroads 6045-A Burke Centre Parkway, Burke 6118 Rose Hill Drive 6120 Arlington Boulevard 6220 Old Dominion Drive, McLean 6411 Shiplett Boulevard, Burke 6618 Richmond Highway 7000 Bland Street, Springfield 7025-A Manchester Boulevard, Franconia 7205 Little River Turnpike, Annandale 7393-A Lee Highway 7509 Huntsman Boulevard, Springfield 7716 Telegraph Road, Hayfield</p>
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ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 1999

FAIRFAX COUNTY (Continued)	4230 John Marr Drive, Annandale
Brs: First Virginia Bank (Continued) 7960 Fort Hunt Road 8385-A Leesburg Pike, Vienna 8416 Arlington Boulevard 8650 Richmond Highway 8920 Village Shops Drive, Fairfax Station 9915 Georgetown Pike, Great Falls Braddock & Twinbrook Roads Burke Road & Burke Lake Road, Burke	FAUQUIER COUNTY
Heritage Bank 1313 Dolley Madison Boulevard McLean	Br: Crestar Bank 680 Warrenton Center, Warrenton
Br: James Monroe Bank 7023 Little River Tnpk., Suite 101, Annandale	F & M Bank-Peoples 21 Main Street Warrenton Brs: 8318 East Main Street, Marshall Warrenton Shopping Center, 251 West Lee Highway Suite 730, Warrenton
Potomac Bank of Virginia 133 Maple Avenue East Vienna	EFTS: 11022 Marsh Road, Bealeton 4662 Catlett Road, Midland 5171 Lee Highway, New Baltimore 9719 James Madison Highway, Warrenton Huntsman Town Center, Frost Avenue at U.S. Route 29, Warrenton The Corner Store, 5090 Old Tavern Rd, The Plains
Prosperity Bank & Trust Company 5803 Rolling Road Springfield Br: 6975-A Springfield Blvd, Springfield	Fauquier Bank, The 10 Courthouse Square Warrenton Brs: 216 Broadview Avenue, Warrenton Northeast Corner of Rts 28 and 806, Catlett Northeast Corner of the Intersection, of Main Street and Loudoun Ave, The Plains Southeast Corner of the Intersection, of U.S. Route 29 and State Route 600
Brs: Resource Bank 1498 North Point Village Court, Reston 698 Elden Street, Herndon	EFT: 6417 Lee Highway, Warrenton
Brs: Southern Financial Bank 2545 Centreville Road, Q18, Herndon 362 Elden Street, Herndon 527 Maple Avenue East, Vienna 7857 Heritage Drive, Annandale 8414 Lee Highway, Merrifield	Brs: First Virginia Bank 11047 Marsh Road, Bealeton 530 Blackwell Road, Warrenton
Brs: United Bank 13060 Fair Lakes Blvd 1320 Old Chain Bridge Road, McLean 1801 Reston Parkway, Reston 2071 Chain Bridge Road, Vienna 226 Maple Ave West, Vienna 3289 Woodburn Road, Annandale 4501 Daly Drive, Chantilly 7787 Leesburg Pike George Mason University, 4400 University Drive	Southern Financial Bank 37 East Main Street Warrenton Br: 322 Lee Highway, Warrenton
EFTS: Capital Expo Center, 4320 Chantilly Shopping Center Fair Oaks Mall, Store 200	State Bank of Remington, Inc. 100 John Stone Street Remington Brs: 11139 Marsh Road, Bealeton 3420 Catlett Road, Catlett
Brs: Virginia Commerce Bank 1356 Chain Bridge Road, McLean 374 Maple Avenue, Vienna	FLOYD COUNTY
	Bank of Floyd, The 101 Jacksonville Circle Floyd Br: northeast corner of U.S. Highway 221, and Conners Grove, Willis

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 1999

FLUVANNA COUNTY		3425 Martinsburg Pike, Clearbrook Route 7 and Regency Road
Br:	Guaranty Bank Outparcel 1, Lake Monticello Plaza, State Route 53 and Turkey Sag Trail, Lake Monticello	Br: First Bank 3143 Valley Pike
FRANKLIN COUNTY		Brs: First Virginia Bank-Blue Ridge 5511 Main Street, Stephens City U.S. Route 11 & State Route 661
Brs:	Branch Banking and Trust Company of Virginia 13400 Booker T. Washington Highway 20160 Virgil Goode Highway, Rocky Mount 216 College Street, Rocky Mount 4505 Timberline Road, Ferrum 65 North Main Street, Rocky Mount	EFT: 9181 N. Frederick Pike, Cross Junction
EFTS:	Ferrum Minute Market, Route 40 West Franklin Minute Market, Route 40 East, Rocky Mount Panda Minute Market., 616 North Main Street, Rocky Mount Penhook Minute Market, Route 40 East Redwood Minute Market, Route 40 East	Marathon Bank, The 4095 Valley Pike Stephens City Br: 1447 North Frederick Pike EFTS: 1511 Martinsburg Pike 2135 Reliance Road, Middletown
Brs:	Crestar Bank 101 South Main Street, Rocky Mount 550 Old Franklin Turnpike, Rocky Mount	Br: Southern Financial Bank 1095 Millwood Pike
EFT:	7125 Booker T. Washington Highway, Wirtz	GILES COUNTY
Brs:	First Virginia Bank - Southwest 12094 Old Franklin Turnpike., Union Hall 20 Jubal Early Highway, Wirtz 320 S. Floyd Avenue, Rocky Mount 350 Tanyard Road, Rocky Mount 369 Franklin Street, Rocky Mount 40 Main Street, Boones Mill	Brs: First Virginia Bank - Southwest 250 Virginia Avenue, Rich Creek 300 Main Street, Narrows 800 Wenonah Avenue, Pearisburg Cascade Drive U.S. Route 460, Pembroke
EFT:	Smith Mountain Lake Visitors Center, 2 Bridgewater Plaza, Route 122	GLOUCESTER COUNTY
FREDERICK COUNTY		Brs: Chesapeake Bank 6569 Market Drive, Gloucester Hayes Store Shopping Center, U S Route 17, Hayes
Brs:	Bank of Clarke County 1508 Senseny Road 382 Fairfax Pike, Stephens City	EFT: U.S. Route 17 & State Route 3, Glens
EFTS:	1016 Millwood Pike 1518 Martinsburg Pike 747 Fairfax Street, Stephens City	Brs: Crestar Bank 7115 George Washington Memorial Hgwy, Gloucester Gloucester Point Main Street, Gloucester Courthouse
Brs:	F & M Bank - Winchester 126 Fairfax Pike, Stephens City 1855 Senseny Road 300 Westminster-Canterbury Drive 5306 Main Street, Stephens City 6701 Northwestern Pike, Gore 7800 Main Street, Middletown	Brs: First Virginia Bank-Hampton Roads 2324 George Washington Memorial Hwy., Hayes 6609 Main Street, Gloucester
EFTS:	1503 North Frederick Pike 1544 Martinsburg Pike 251 Front Royal Road	Peninsula Trust Bank, Incorporated 7171 George Washington Memorial Hwy. Gloucester Br: 14833 George Washington Memorial Hwy, Glens  Br: Southside Bank 7132 George Washington Memorial Hwy, Gloucester

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 1999

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## GOOCHLAND COUNTY

Brs: Commerce Bank of Virginia  
27 Broad Street Road, Centerville  
3018 River Road West

EFTS: F & M Bank-Richmond  
7274 Mechanicsville Turnpike,  
Mechanicsville  
9159 Chamberlayne Road, Mechanicsville

## GRAYSON COUNTY

Brs: First Virginia Bank - Southwest  
317 East Main Street, Independence  
473 West Main Street, Fries

Brs: First Virginia Bank-Colonial  
6127 Mechanicsville Turnpike,  
Mechanicsville  
700 England Street, Ashland  
8074 Mechanicsville Turnpike,  
Mechanicsville  
9186 Chamberlayne Avenue, Mechanicsville  
Kings Charter Commercial Center,  
Sliding Hill Road, Ashland

## GREENSVILLE COUNTY

Br: Bank of Southside Virginia, The  
U.S. Route 58 & State Route 686

Metro-County Bank of Virginia, Inc.  
8206 Atlee Road  
Mechanicsville

EFT: F & M Bank-Emporia  
1589 Skippers Road

Br: Southside Bank  
4241 Mechanicsville Turnpike

## HALIFAX COUNTY

Br: Crestar Bank  
4027 Halifax Road, Centerville

Brs: Union Bank and Trust Company  
10469 Atlee Station Road, Ashland  
6110 Mechanicsville Turnpike,  
Mechanicsville

## HANOVER COUNTY

Br: Bank of Essex  
Route 360 & Proposed Creighton Road,  
Between Routes 615 & 643,  
Mechanicsville

9534 Chamberlayne Road, Mechanicsville  
U.S. Route 1 & State Route 657, Ashland

Brs: Branch Banking and Trust Company of  
Virginia  
201 N. Washington Highway, Ashland  
300 England Street, Ashland  
7016 Mechanicsville Turnpike  
7021 Mechanicsville Turnpike,  
Mechanicsville  
8071 Mechanicsville Turnpike,  
Mechanicsville  
9564 Kings Charter Drive, Ashland

## HENRICO COUNTY

Br: Bank of Essex  
9951 Brook Road, Glen Allen

Br: Commerce Bank of Virginia  
Intersection Of State Routes 637 & 6,  
Ashland

Brs: Branch Banking and Trust Company of  
Virginia  
10791 West Broad Street  
11400 Nuckols Road, Glen Allen  
1650 Willow Lawn Drive  
1773 N. Parham Road  
4802 S. Laburnum Avenue  
8001 West Broad Street  
8209 West Broad Street  
River Road Shopping Center,  
6201 River Road

Brs: Crestar Bank  
7430 Bell Creek Road, Mechanicsville  
8028 Mechanicsville Pike, Mechanicsville  
State Route 739, Beaverdam  
U.S. Route 1 & State Route 602, Doswell  
U.S. Route 301 & State Route 646,  
Hanover Courthouse

Capital One Bank  
11011 West Broad Street

EFT: 2000 Richfood Road

Brs: Citizens and Farmers Bank  
8001 West Broad Street  
State Route 5 and Strath Road, Varina

Commerce Bank of Virginia  
11500 West Broad Street

Brs: Commonwealth Bank, The  
12410 Gayton Road

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 1999

HENRICO COUNTY (Continued)	5600 West Broad Street
	5900 Brook Road
Brs: Commonwealth Bank, The (Continued)	Fountain Square Shopping Center,
900 N. Parham Road	8044 West Broad Street
	Laburnum Avenue & Finlay Street
Br: Consolidated Bank and Trust Company	Richmond International Airport, 1 Richard E.
5214 Chamberlayne Avenue	Byrd Terminal Drive
	Virginia Center Commons Mall, Room 234
Brs: Crestar Bank	EFT: Virginia Center Commons Mall, U.S. Route 1
1131 Gaskins Road	
11400 West Broad Street Road	Br: Guaranty Bank
11501 West Broad Street Road, Glen Allen	The Shops at Wellesley, Park Terrace and
14 North Laburnum Avenue	Lauderdale Drives
1500 Parham Road	
1601 Willow Lawn Drive,	Brs: Metro-County Bank of Virginia, Inc.
Willow Lawn Shopping Center	2801 North Parham Road
3631 Mechanicsville Turnpike	5419 Lakeside Avenue
4307 Williamsburg Road	6401 Horsepen Road
4816 South Laburnum Avenue	
7818 Parham Road	HENRY COUNTY
7901 Brook Road	
8201 Brook Road	Brs: Branch Banking and Trust Company of
9072 West Broad Street, Tuckernuck Square	Virginia
Shopping Center	11020 Virginia Avenue, Bassett
9480 West Broad Street	1460 Fairystone Park Highway, Stanleytown
Gayton Crossing Hannaford, 1356 Gaskins	2680 Virginia Avenue, Collinsville
Road	4860 Greensboro Road, Ridgeway
Hannaford Bros., 1601 Willow Lawn Drive	
Staples Mill & Glenside Drive	Brs: Crestar Bank
EFTS: 1601 Willow Lawn Drive	243 Virginia Avenue, Collinsville
Circuit City Deep Run I Building,	State Routes 57 and 609, Fieldale
9950 Mayland Drive	U. S. Route 220 and State Route 724,
Circuit City Deep Run II Building,	Ridgeway
9960 Mayland Drive	
Regency Square Shopping Center,	HIGHLAND COUNTY
1420 Parham Road	
Richmond International Airport,	Blue Grass Valley Bank, The
Airport Drive, Sandston	6 Main Street
Richmond International Airport,	Blue Grass
Parking Garage, Airport Drive, Sandston	
	First and Citizens Bank
F & M Bank-Richmond	Monterey
9401 West Broad Street	
Brs: 1300 E Parham Road	ISLE OF WIGHT COUNTY
1776 Staples Mill Rd	
4851 South Laburnum Avenue	Farmers Bank, Windsor, Virginia
5001 Lakeside Avenue	50 E Windsor Boulevard
9012 Three Chopt Road	Windsor
EFT: 3310 Church Road	Br: 1119 South Church Street, Smithfield
First Capital Bank	James River Bank/Colonial
4101 Dominion Boulevard	1803 S Church Street
	Smithfield
Brs: First Virginia Bank-Colonial	JAMES CITY COUNTY
10000 West Broad Street	
11200 Patterson Avenue	Bank of Williamsburg, The
1794 Parham Road	5251 John Tyler Highway, Suite 52
2300 Hungary Road	

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 1999

## JAMES CITY COUNTY (Continued)

Brs: Chesapeake Bank  
4492 John Tyler Highway  
SE Corner of State Route 5 and,  
Ironbound Road

EFTS: Southwest corner of Ironbound Road,  
and State Route 5  
Williamsburg Pottery Factory, Inc.,  
Building #8, Lightfoot  
Williamsburg Pottery Factory, Inc.,  
Building #3, Lightfoot

Brs: Citizens and Farmers Bank  
4780 Longhill Road  
N.E. Corner of U.S. Route 60 and,  
State Route 607, Norge

Brs: Crestar Bank  
496 McLaws Circle  
5700 Williamsburg Landing Drive  
6385 Richmond Road, Lightfoot

Br: Peninsula Trust Bank, Incorporated  
100 McLaws Circle

## KING AND QUEEN COUNTY

Br: Peninsula Trust Bank, Incorporated  
State Routes 33 & 670, Mattaponi

## KING GEORGE COUNTY

EFT: F & M Bank-Peoples  
10520 James Madison Highway, Edgehill

Brs: First Virginia Bank  
2207 West Dahlgren Road  
State Routes 3 & 610, King George

King George State Bank, Inc.  
State Route 3  
King George

## KING WILLIAM COUNTY

Brs: Bank of Essex  
1681 Main Street, West Point  
U.S. Route 360, Central Garage

Citizens and Farmers Bank  
8th & Main Streets  
West Point

Br: 14th & Main Streets, West Point  
EFT: 100 Winter Street, West Point

Br: Southside Bank  
Aylett

Br: Union Bank and Trust Company  
Route 360 East Approx 1.5 Mi S of  
State Route 30, Manquin

## LANCASTER COUNTY

Bank of Lancaster  
100 Main Street  
Kilmarnock

Brs: Lancaster Square Shopping Center,  
North Main Street, Kilmarnock  
State Route 3, Ice House Field Shopping  
Center, White Stone

Chesapeake Bank  
97 North Main Street  
Kilmarnock

Brs: 10 Lancaster Drive, Irvington  
King Carter Drive and Tavern Road,  
Irvington  
State Routes 3 and 201, Lively

EFT: Rappahannock General Hospital, Harris Road

Brs: First Virginia Bank-Hampton Roads  
437 North Main Street, Kilmarnock

Brs: Northern Neck State Bank  
284 North Main Street, Kilmarnock  
485 Chesapeake Drive, White Stone

## LEE COUNTY

Farmers and Miners Bank  
403 W Morgan Avenue  
Pennington Gap

Brs: State Route 673 & U.S. Route 58, Rose Hill  
U.S. Route 58 & State Route 694,  
Cumberland Gap

Lee Bank & Trust Company  
600 West Morgan Avenue  
Pennington Gap

Brs: Corner of Church & Institute Streets,  
Jonesville  
U.S. Route 58, Dryden

Peoples Bank, The  
Highway 58  
Ewing

Brs: Four Main Street, Rose Hill  
Northside Of U.S. Route 58, Gibson Station  
U. S. Route 58 at State Route 647, Jonesville

## LOUDOUN COUNTY

Community Bank of Northern Virginia  
107 Free Court  
Sterling

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 1999

LOUDOUN COUNTY (Continued)	531-A East Market Street, Leesburg
Br: Community Bank of Northern Virginia (Continued) Borders Plaza Center, State Route 7 & Palisades Parkway, Sterling	LOUISA COUNTY  Virginia Community Bank State Route 22 & U.S. Route 33 Louisa
Brs: Crestar Bank 1007 Edwards Ferry Road, N. E., Leesburg 11 Pidgeon Hill Drive, Sterling 46340 Potomac Run Plaza, Sterling	Brs: Main Street & Cutler Avenue, Louisa Mineral Avenue & Fourth Street, Mineral
Brs: F & M Bank - Winchester 101 Catoctin Circle SE, Leesburg 202 West Washington Street, Middleburg 21 Main Street, Round Hill 22550 Davis Drive, Sterling 440 East Colonial Highway, Hamilton 7 Broadway, Lovettsville 7 West Market Street, Leesburg 8 W. Market Street, Leesburg	LUNENBURG COUNTY  Benchmark Community Bank 100-102 South Broad Street Kenbridge Br: 1910 Main Street, Victoria
EFTS: 502 South King Street, Leesburg Lansdowne Conference Resort, 44050 Woodridge Parkway, Leesburg Loudoun County Government Complex, One Harrison Street, SE, Leesburg	MADISON COUNTY  Br: Second Bank & Trust Southwest Corner of the Intersection, US Route 29 & State Route 673, Madison
Br: F&M Bank-Northern Virginia 25393 Elk Lick Road, South Riding	MATHEWS COUNTY  Br: Chesapeake Bank State Routes 198 and 14, Mathews EFTS: State Routes 14 and 198, Mathews State Routes 198 and 3
Brs: First Virginia Bank 101 Enterprise Street, Sterling 120 N. Maple Avenue, Purcellville 20522 Falcons Landing Circle, Sterling 20789 Great Falls Plaza 20921 Davenport Drive Suite 105, Sterling 43365 Junction Plaza, Ashburn 504 East Market Street, Leesburg	MECKLENBURG COUNTY  Brs: Benchmark Community Bank 247 N. Main Street, Chase City 403 East Virginia Avenue, Suite E, Clarksville 828 North Mecklenburg Avenue, South Hill
EFT: 22605 Sterling Boulevard, Sterling	Citizens Community Bank 800 North Mecklenburg Avenue South Hill
Br: Heritage Bank 46005 Regal Plaza Drive, Sterling	Brs: First Virginia Bank-Colonial 111 East Danville Street, South Hill State Route 903 & 751, Bracey Town Square Shopping Center, 725 East Atlantic Street, South Hill
Middleburg Bank, The 111 West Washington St Middleburg	MIDDLESEX COUNTY
Brs: 20955 Professional Plaza, Ashburn 4 South King Street, Leesburg 431 East Main Street, Purcellville Harrison Street and Catoctin Circle, Leesburg	Br: Citizens and Farmers Bank SW Corner of the Intersection of, State Route 33 & State Route 227 EFT: U. S. Route 17 Bypass, Food Lion Store, Saluda
Brs: Southern Financial Bank 101 West Washington Street, Middleburg 46910 Community Plaza, Sterling 526 East Market Street, Leesburg	Brs: First Virginia Bank-Hampton Roads 40 Cross Street, Urbanna
Brs: United Bank 21036 Triple Seven Road, Sterling	

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 1999

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## MIDDLESEX COUNTY (Continued)

Brs: First Virginia Bank-Hampton Roads  
(Continued)  
Route 33, Saluda  
Southside of State Route 33, 1/2 Mile West  
of County Route 1101, Deltaville

Brs: Southside Bank  
291 Virginia Street, Urbanna  
State Routes 3 & 33, Hartfield  
southwest corner of the intersection,  
of State Route 33 & State Route 1101,  
Deltaville

## MONTGOMERY COUNTY

Brs: First Virginia Bank - Southwest  
151 Country Club Drive, Blacksburg  
50 Peppers Ferry Road, N.W., Christiansburg  
6936 Roanoke Road, Shawsville  
902 Price's Fork Road, Blacksburg  
985 Cambria Street NE, Christiansburg

EFT: 7480 Lee Highway

## NELSON COUNTY

Brs: F & M Bank-Central Virginia  
State Route 6, Afton  
U.S. Route 29 South, Lovingston

## NEW KENT COUNTY

Brs: Citizens and Farmers Bank  
State Route 249, Quinton  
U.S. Route 60 & State Route 155,  
Providence Forge

## NORTHAMPTON COUNTY

Brs: Crestar Bank  
10233 Rogers Road, Nassawadox  
21263 Lankford Highway, Cheriton

Br: Farmers & Merchants Bank-Eastern Shore  
16485 Lankford Highway, Eastville

EFT: Shore Memorial Hospital, 9507 Hospital  
Avenue, Nassawadox

Br: First Virginia Bank-Hampton Roads  
Shore Plaza Shopping Center, 4070 Lankford  
Highway, Exmore

Brs: Shore Bank  
21220 N. Bayside Drive, Cheriton  
4071 Lankford Highway, Exmore

## NORTHUMBERLAND COUNTY

Bank of Northumberland, Incorporated

Heathsville  
Brs: Southwest Corner of U.S. Route 360 &  
State Route 200, Burgess  
U.S. Route 360, Calleo

Brs: First Virginia Bank  
4 Warsaw Road, Callao  
U.S. Route 360 and State Route 634,  
Heathsville

Brs: Northern Neck State Bank  
15043 Northumberland Highway, Burgess  
Route 360 - Main Street, Reedville

## NOTTOWAY COUNTY

Br: Benchmark Community Bank  
1500-1508 W. Virginia Avenue, Crewe

Citizens Bank and Trust Company  
126 S Main Street  
Blackstone

Brs: 101 N Main Street(D-I), Blackstone  
210 Carter Street, Crewe  
Agnew Street & Namozine Avenue,  
Burkeville  
State Routes 40 & 46, Blackstone

## ORANGE COUNTY

Br: Crestar Bank  
101 East Main Street, Orange

Br: First Virginia Bank-Blue Ridge  
235 Madison Road, Orange

Brs: Second Bank & Trust  
134-136 West Main Street, Orange  
Market Place Shopping Center at Lake,  
of the Woods, 36081 Goodwin Drive,  
Locust Grove

Br: Virginia Community Bank  
185 Madison Rd

## PAGE COUNTY

Br: Crestar Bank  
20 E. Luray Shopping Center, Luray

EFT: First Virginia Bank-Blue Ridge  
600 4th. Street, Shenandoah

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 1999

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## PAGE COUNTY (Continued)

Page Valley Bank, The  
17 West Main Street  
Luray  
Br: 612 East Main Street, Luray

Pioneer Bank  
252 E. Main Street  
Stanley  
Brs: 511 South Third Street, Shenandoah  
800 East Main Street, Luray

## PATRICK COUNTY

Brs: Branch Banking and Trust Company of  
Virginia  
100 Stonewall Court, Stuart  
22121 Jeb Stuart Highway, Patrick Springs  
3607 Jeb Stuart Highway, Meadows of Dan  
4952 Ararat Highway, Ararat  
9747 Woolwine Highway, Woolwine

Br: Crestar Bank  
West Blue Ridge Avenue, Stuart

## PITTSYLVANIA COUNTY

Brs: First Virginia Bank - Southwest  
2801 Westover Drive  
Staunton Plaza Shopping Center, Hurt

Brs: Virginia Bank and Trust Company  
4080 Franklin Turnpike  
55 North Main Street, Chatham

## POWHATAN COUNTY

Central Virginia Bank  
2501 Anderson Highway  
Powhatan  
Brs: 2036 New Dorset Road  
2490 Anderson Highway

## PRINCE EDWARD COUNTY

Brs: Benchmark Community Bank  
East Third Street & South Street, Farmville  
Southwest Corner of Main Street,  
and Milnwood Road, Farmville

Brs: Citizens Bank and Trust Company  
1517 West Third Street, Farmville  
1712 S. Main Street, Farmville

Brs: First Virginia Bank-Colonial  
200 North Main Street, Farmville  
Business Route 460, Pamplin City

Farmville Shopping Center, Farmville  
Longwood Village Shopping Center,  
1508 S Main Street, Farmville  
U.S. Route 15-460 West, Farmville

## PRINCE GEORGE COUNTY

Br: Bank of Southside Virginia, The  
6400 Courthouse Road

Brs: Crestar Bank  
4305 Mahone Avenue, Fort Lee  
Fort Lee Commissary, 400 Shop Road,  
Fort Lee

EFT: Fort Lee Main Exchange, Fort Lee

First Colonial Bank  
5100 Oaklawn Boulevard

Br: First Virginia Bank-Colonial  
5320 Oaklawn Boulevard

## PRINCE WILLIAM COUNTY

Br: Branch Banking and Trust Company of  
Virginia  
12451 Hedges Run Road, Woodbridge

Brs: Crestar Bank  
12417 Dillingham Square  
13408 Jefferson Davis Highway, Woodbridge  
4150 Dale Boulevard  
4377 Kevin Walker Drive, Dumfries  
7915 Sudley Road, Westgate Shopping  
Center

EFT: F & M Bank-Peoples  
15250 Washington Street, Haymarket

Brs: F&M Bank-Northern Virginia  
12493 Dillingham Square, Lake Ridge  
13414 Dumfries Road  
13927 Jefferson Davis Highway, Woodbridge  
14091 John Marshall Highway, Gainesville  
14229 Potomac Mills Road, Woodbridge  
4665 Sudley Road, Catharpin  
7801 Sudley Road

EFT: 202 Mill Street, Occoquan

Br: Fauquier Bank, The  
8091 Sudley Road

Brs: First Virginia Bank  
10420 Portsmouth Road  
11670 Sudley Manor Road  
12435 Dillingham Square, Woodbridge  
13920 Noblewood Plaza, Woodbridge  
14000 Jefferson Davis Highway, Woodbridge

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 1999

## PRINCE WILLIAM COUNTY (Continued)

Brs: First Virginia Bank (Continued)  
14901 Washington Street, Haymarket  
16541 River Ridge Boulevard, Woodbridge  
2089 Daniel Stuart Square, Woodbridge  
5844 Mapledale Plaza, Woodbridge

Br: Southern Financial Bank  
13542 Minnieville Road, Woodbridge

Brs: Crestar Bank  
210 East Washington Avenue, Vinton  
2730 Ogden Road, S. W.  
4025 Brambleton Avenue  
7227 Williamson Road  
EFT: 3504 Electric Road, S. W.

Brs: First Virginia Bank - Southwest  
1920 East Washington Avenue, Vinton  
4309 Starkey Road

## PULASKI COUNTY

Brs: Crestar Bank  
7373 Peppers Ferry Boulevard  
Routes 114 and 600

Brs: First Virginia Bank - Southwest  
1105 Bob White Boulevard  
4655 Cleburne Boulevard, Dublin  
Lee Highway & Trinkle Avenue, Dublin

## RAPPAHANNOCK COUNTY

Br: F & M Bank - Winchester  
State Route 522, Flint Hill

EFT: F & M Bank-Peoples  
14630 Lee Highway, Amissville

## RICHMOND COUNTY

Br: Bank of Lancaster  
610 West Richmond Road, Warsaw

Northern Neck State Bank  
5839 Richmond Road  
Warsaw

Br: Time Square Shopping Center,  
U.S. Route 360, Warsaw

Br: Peoples Community Bank  
U.S. Route 360 at State Route 624, Warsaw

## ROANOKE COUNTY

Br: Bank of Botetourt  
Lot 1, Perimeter East Commerce, Center,  
US Route 460 and Trail Drive  
EFT: Creekside Market,, 8201 Williamson Road

Br: Bank of Floyd, The  
4094 Postal Drive

Brs: Branch Banking and Trust Company of  
Virginia  
203 Virginia Avenue, Vinton  
3119 Chaparral Drive

## ROCKBRIDGE COUNTY

Br: Crestar Bank  
U.S. Route 11 North

One Valley Bank - Shenandoah  
Raphine

Brs: 836 Rockbridge Rd, Glasgow  
College Square Shopping Center,  
U. S. Route 11 North  
Lexington Crossing, U.S. Rt 11 North,  
Wal-mart Supercenter  
U.S. Route 11, Fairfield

EFTS: NE corner of the intersection of, Interstate 81  
and State Route 710  
Natural Bridge of Virginia Gift Shop,  
U.S. Route 11

Brs: Planters Bank & Trust Company of Virginia  
1197 North Lee Highway  
9 Lloyd Tolley Road, Natural Bridge Station

## ROCKINGHAM COUNTY

Brs: Crestar Bank  
1905 East Market Street  
210 Virginia Avenue, Bridgewater  
EFT: Massanutten Resort Grocery Store,  
State Route 644

Brs: F & M Bank - Massanutten  
153 North Main Street, Broadway  
200 Augusta Ave, Grottoes  
317 N Main Street, Bridgewater  
430 Highlands Place  
NE corner of State Route 42 &,  
American Legion Drive, Timberville  
EFTS: 121 N. Main Street, Bridgewater  
261 Lee Street, Broadway  
400 Augusta Avenue, Grottoes  
U S Route 33 and State Route 644

Farmers & Merchants Bank  
205 Main Street  
Timberville

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 1999

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ROCKINGHAM COUNTY (Continued)	Br: New Peoples Bank, Inc. 131 U. S. Route 23 South, Weber City
Brs: Farmers & Merchants Bank (Continued) #10 Elkton Plaza Shopping Center, Elkton 100 Plaza Drive, Bridgewater 127 West Rockingham Street, Elkton State Route 259, Broadway	SHENANDOAH COUNTY
Brs: First Virginia Bank-Blue Ridge 111 N Main Street, Bridgewater 230 South Main Street, Dayton 250 South Stuart Avenue, Elkton	Brs: Crestar Bank 300 Stoney Creek Boulevard, Edinburg 9397 Congress Street, New Market
Br: Planters Bank & Trust Company of Virginia 106 Sixth Street, Grottoes	Brs: F & M Bank - Winchester 115 West Spring Street, Woodstock 9398 Congress Street, New Market Apple Avenue and U.S. Route 11, Mount Jackson
EFT: 305 Augusta Avenue, Grottoes	EFTS: 1502 Orkney Grade, Bayse 250 Conicville Road, Mount Jackson 60 Stoney Creek Road, Edinburg Intersection Of U.S. Route 11 and 42, Woodstock
Br: Rockingham Heritage Bank 410 Spotswood Avenue, Elkton	U.S. Route 211 and Cadet Road, New Market
RUSSELL COUNTY	First Bank 112 West King Street Strasburg
Br: Bank of Marion, The 702 Fairmont Avenue, Honaker	Brs: 496 North Main Street, Woodstock 860 South Main Street, Woodstock
First Bank and Trust Company, The 236 West Main Street Lebanon	EFTS: 294 Front Royal Road, Strasburg Shenandoah Memorial Hospital, 759 South Main Street, Woodstock Strasburg Square Shopping Center, U. S. Route 11 North, Strasburg
Br: 970 East Main Street, Lebanon	
Brs: First Virginia Bank-Mountain Empire Main Street, Cleveland Redbud Highway, Honaker Russell County Shopping Center, Lebanon U.S. Highway 58, Castlewood	Brs: First Virginia Bank-Blue Ridge 200 North Main Street, Woodstock 300 West Reservoir Road, Woodstock King & Holiday Streets, Strasburg Main Street, Mount Jackson West Reservoir Road at Interstate 81, Woodstock
New Peoples Bank, Inc. State Route 80 and Gent Street Honaker	
Br: 102 Miners Drive, Castlewood	Br: Marathon Bank, The 1014 South Main Street, Woodstock
SCOTT COUNTY	SMYTH COUNTY
Brs: Bank of Marion, The 196 East Jackson Street, Gate City U.S. Highway 23 North and Legion, Street, Weber City	Bank of Marion, The 102 West Main Street Marion
Br: Farmers and Miners Bank U.S. Route 23 and State Route 421, Weber City	Brs: 1600 N Main Street, Marion Northwest corner of, Allison Gap Road and Main Street, Saltville Parcel 'e' Chilhowie Shopping Center, Chilhowie
Brs: First Virginia Bank-Mountain Empire 1000 North Fork Boulevard, Duffield Gateway Plaza Shopping Center, Gate City Highway 71 and State Route 682, Nickelsville	South Main St & Washington Avenue, Marion
Main Street, Dungannon	EFT: 1193 North Main Street, Marion

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 1999

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## SMYTH COUNTY (Continued)

Brs: Branch Banking and Trust Company of  
Virginia  
1020 East Lee Highway, Chilhowie  
109 Palmer Avenue, Saltville  
5894 Lee Highway, Atkins

Br: Highlands Union Bank  
1425 North Main Street, Marion

## SOUTHAMPTON COUNTY

Brs: Bank of Southside Virginia, The  
18207 Virginia Avenue, Boykins  
23003 Main Street, Capron

Brs: James River Bank  
22241 Main Street, Courtland  
22510 Linden Street, Courtland

Brs: United Community Bank  
22334 General Thomas Highway, Newsoms  
8314 Main Street, Ivor  
Shands Shopping Center, Highway 58 East,  
Courtland

## SPOTSYLVANIA COUNTY

Br: Branch Banking and Trust Company of  
Virginia  
3205 Plank Road

Brs: Crestar Bank  
3557 Plank Road  
5101 Jefferson Davis Highway  
8970 Courthouse Road, Spotsylvania  
Courthouse

EFTS: F & M Bank-Peoples  
10900 Courthouse Road  
5117 Mudd Tavern Road, Woodford  
8902 Courthouse Road

Br: First Virginia Bank  
4630 Mine Road, Lee's Hill

EFT: Spotsylvania Mall

Brs: Union Bank and Trust Company  
10415 Courthouse Road  
11625 Brock Road  
4210 Plank Road  
4540 Lafayette Boulevard  
8520 Jefferson Davis Highway

Br: Virginia Community Bank  
10645 Courthouse Road

Virginia Heartland Bank  
4700 Harrison Road  
Br: 5996 Plank Road

## STAFFORD COUNTY

Br: Branch Banking and Trust Company of  
Virginia  
305 Garrisonville Road, Stafford

Br: Crestar Bank  
160 Garrisonville Road

Br: F & M Bank-Peoples  
760 Warrenton Road

EFT: Interstate 95 and U.S. Route 17

Brs: First Virginia Bank  
289 Garrisonville Road  
Chatham Square Shopping Center,  
300 Butler Road

Br: Peoples Community Bank  
southeast corner of the intersection,  
of State Route 3 and State Route 607

Br: Union Bank and Trust Company  
622 Cambridge Street

## SURRY COUNTY

Brs: First Virginia Bank-Hampton Roads  
176 Colonial Trail-East, Surry

Br: United Community Bank  
270 Colonial Trail East, Surry

## SUSSEX COUNTY

Brs: Bank of Southside Virginia, The  
Jarrett Avenue  
Main Street, Stony Creek  
U.S. Route 460 & Route 631, Wakefield

EFT: Interstate 95 and U. S. Route 301,  
Stony Creek

James River Bank  
209 West Main Street  
Waverly

Brs: 233 South County Drive, Waverly  
State Routes 634 & 735, Sussex

Br: United Community Bank  
205 Railroad Avenue, Wakefield

EFT: 521-541 County Drive, Wakefield

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 1999

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## TAZEWELL COUNTY

Bank of Tazewell County  
309 East Main Street  
Tazewell

Brs: 1108 Tazewell Avenue, Tazewell  
2070 Leatherwood Lane, Bluefield  
511 Virginia Avenue, Bluefield  
612 Market Street, Tazewell  
621 East Riverside Drive, Tazewell  
846 Fincastle Turnpike, Tazewell

First Sentinel Bank  
315 Railroad Ave

Richlands

Br: East Riverside Drive and Valley View

Brs: First Virginia Bank - Southwest  
1616 Second Street, Richlands  
501 Railroad Avenue, Richlands  
502 Commerce Drive, Bluefield  
814 West Riverside Drive, Tazewell  
Cedar Valley Drive, Cedar Bluff  
Corner of Water and Center Streets,  
Pocahontas  
Hillsboro and Market Streets, Tazewell  
Old Route 460, Raven  
U. S. Route 19/460 & State Route 16,  
Tazewell  
U. S. Route 460 & State Route 719,  
Claypool Hill  
West Main 201, Tazewell

Br: Miners and Merchants Bank and Trust  
Company  
1905 Front Street, Richlands

## WARREN COUNTY

Br: Crestar Bank  
200 Remount Road, Front Royal

Brs: F & M Bank - Winchester  
102 East Main Street, Front Royal  
123 East Sixth Street, Front Royal  
215 North Royal Avenue, Front Royal  
432 South Street, Front Royal  
433 South Street, Front Royal

EFTS: 10178 Winchester Road, Front Royal  
4697 John Marshall Road, Linden

Br: First Bank  
508 North Commerce Avenue, Front Royal

Br: First Virginia Bank-Blue Ridge  
473 South Street, Front Royal

Br: Marathon Bank, The  
Post Office Plaza, 300 Warren Ave,  
Front Royal

EFT: 851 John Marshall Highway, Front Royal

## WASHINGTON COUNTY

Br: Bank of Marion, The  
State Routes 91 and 750, Glade Spring

Brs: First Bank and Trust Company, The  
933 E Main Street, Abingdon  
Intersection of US Routes 19 and 11

First Virginia Bank-Mountain Empire  
498 Cummings Street  
Abingdon

Brs: Laurel Avenue, Damascus  
State Route 80, Meadowview  
U.S. Route 11 and State Route 704  
U.S. Route 58 S of State Route 716,  
Damascus

Highlands Union Bank  
340 West Main Street  
Abingdon

Brs: 164 Jonesborough Road, Abingdon  
24412 Maringo Road, Abingdon  
506 Maple Street, Glade Spring

Br: Miners and Merchants Bank and Trust  
Company  
914 W. Main Street, Abingdon

## WESTMORELAND COUNTY

Br: Bank of Lancaster  
Route 3 Kings Highway, Montross

Brs: First Virginia Bank  
416 Colonial Avenue, Colonial Beach  
Highway 202, Hague

Br: King George State Bank, Inc.  
State Route 205 - McKinney Boulevard,  
Colonial Beach

Br: Northern Neck State Bank  
State Route 3, Montross

Peoples Community Bank  
Kings Highway  
Montross

## WISE COUNTY

First Commonwealth Bank  
303 West Main Street

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS  
AND BRANCHES PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 1999

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## WISE COUNTY (Continued)

Brs: First Virginia Bank-Mountain Empire  
Pound  
335 Main Street, Coeburn  
621 Wood Avenue, Big Stone Gap  
U.S. Route 23, Business &, U.S. Route 23,  
Bypass

Miners Exchange Bank  
483 Front Street  
Coeburn

Brs: 102 West Main Street, Appalachia  
201 Laurel Avenue, Coeburn  
Wise Street, Ridgeview Shopping Center,  
St Paul

## WYTHE COUNTY

Br: Bank of Marion, The  
512 North Main Street, Rural Retreat

Brs: First Virginia Bank - Southwest  
100 West Buck Street, Rural Retreat  
1055 East Main Street, Wytheville  
1105 North Fourth Street, Wytheville

170 East Main Street, Wytheville  
U.S. Route 21 & State Route 749, Speedwell

## YORK COUNTY

Br: Branch Banking and Trust Company of  
Virginia  
5340 George Washington Memorial Hwy,  
Grafton

EFT: Chesapeake Bank  
Zooms Convenience Store, Route 60/Bypass  
Road

Brs: Crestar Bank  
5208 George Washington Memorial Hgwy,  
Grafton  
707 Merrimac Trail

Brs: First Virginia Bank-Hampton Roads  
4360 George Washington Memorial Hgwy,  
Grafton  
5003 Victory Boulevard

Br: James River Bank/Colonial  
4000 George Washington Highway

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(D-I) Drive In  
(ND) Night Depository  
(EFT) Electronic Funds Transfer Facility

## OUT OF STATE BRANCHES OF VIRGINIA BANKS AS OF DECEMBER 31, 1999

## WASHINGTON, D.C.

Brs: Crestar Bank  
 1100 G Street N.W.  
 1111 Connecticut Avenue, N.W.  
 1300 L Street, N.W.  
 1340 Good Hope Road, S.E.  
 1369 Connecticut Avenue, N.W.  
 1445 New York Avenue, N.W.  
 1571 Alabama Avenue, S.E.  
 1700 K Street, N.W.  
 1750 New York Avenue, N.W.  
 1800 Columbia Road, N.W.  
 1925 K Street, N.W.  
 2 Massachusetts Avenue, N.W.  
 2929 M Street, N.W.  
 300 Pennsylvania Avenue, S.E.  
 3301 New Mexico Avenue, N.W.  
 3440 Wisconsin Avenue, N.W.  
 410 Rhode Island Avenue, N.W.  
 500 Morse Street, NE  
 5000 Connecticut Avenue, N.W.  
 555 12th Street, N.W.  
 5601 3rd Street, N.E.  
 6422 Georgia Avenue, N.W.  
 965 L'Enfant Plaza North, S.W.  
 EFT: 3435 Connecticut Avenue, NW

Brs: United Bank  
 1667 K Street, N.W.  
 4900 Massachusetts Avenue, N.W.

## MARYLAND

Brs: Crestar Bank  
 2912 Emmorton Road, Abingdon  
 2520 University Boulevard E., Adelphi  
 152 Main Street, Annapolis  
 2122 Generals Highway, Annapolis  
 2350 Solomans Island Road, Annapolis  
 1900 Queens Chapel Road, Avondale  
 120 East Baltimore Street, Baltimore  
 1300 N. Charles Street, Baltimore  
 1701 Chesaco Avenue, Baltimore  
 2400 Boston Street, Suite 110, Baltimore  
 221 South Main Street, Bel Air  
 11735 Beltsville Drive, Beltsville  
 10245 Old Georgetown Road, Bethesda  
 5450 Westbard Avenue, Bethesda  
 6410 Rockledge Drive, Bethesda  
 7315 Wisconsin Avenue, Bethesda  
 7500 Wisconsin Avenue, Bethesda  
 9000 Rockville Pike, Building 10, Bethesda  
 4805 Annapolis Road, Bladensburg  
 15994 Annapolis Road, Bowie  
 6106 Laurel-Bowie Road, Bowie  
 14118 Brandywine Road, Brandywine  
 3145 Marshall Hall Road, Bryans Road  
 3901 National Drive, Burtonsville

403 Academy Street, Cambridge  
 7106 Temple Hills Road, Camp Springs  
 2 W. Rolling Crossroads, Catonsville  
 612 Frederick Road, Catonsville  
 29946 Three Notch Road, Charlotte Hall  
 611 Washington Avenue, Chestertown  
 49 Wisconsin Circle, Chevy Chase  
 8510 Connecticut Avenue, Chevy Chase  
 8924 Woodyard Road, Clinton  
 9701 York Road, Cockeysville  
 5600 Greenbelt Road, College Park  
 6400 Freetown Road (D-I), Columbia  
 6470 Freetown Road, Columbia  
 9916 Main Street, Damascus  
 6224 Marlboro Pike, District Heights  
 1135 Merritt Boulevard, Dundalk  
 7848 Eastpoint Mall, Dundalk  
 10500 Southern Maryland Boulevard,  
 Dunkirk  
 30 N. Harrison Street, Easton  
 9080 Baltimore National Pike, Ellicott City  
 3300 Donnell Drive, Forestville  
 3550 Donnell Drive (D-I),  
 Penn Mar Shopping Center, Forestville  
 10801 Indian Head Highway,  
 Fort Washington  
 1700 Rosemont Avenue, Frederick  
 2 N. Market Street, Frederick  
 16000 Shady Grove Road, Gaithersburg  
 18200 Flower Hill Way, Gaithersburg  
 19134 Montgomery Village Avenue,  
 Gaithersburg  
 78 Bureau Drive, Gaithersburg  
 800 Muddy Branch Road, Gaithersburg  
 1163 Maryland Route 3, Gambrills  
 12605 Wisteria Drive, Germantown  
 100 Crain Highway, SW, Glen Burnie  
 7063 Baltimore-Annapolis Boulevard,  
 Glen Burnie  
 7750 Governor Ritchie Highway,  
 Glen Burnie  
 7701 Greenbelt Road, Greenbelt  
 3500 East-West Highway, Hyattsville  
 6404 Belcrest Road (D-I),  
 PG Plaza Shopping Center, Hyattsville  
 3470 University Boulevard W, Kensington  
 8211 Ardmore-Ardwick Road, Landover  
 3911 62nd Avenue, Landover Hills  
 9411 Annapolis Road, Lanham  
 1010 Largo Center Drive, Largo  
 13300 Laurel-Bowie Road, Laurel  
 14070 Baltimore Avenue, Laurel  
 6835 Olney-Laytonsville Road, Laytonsville  
 21800 Shangri-La Drive, Lexington Park  
 4625 Old Branch Avenue, Marlow Heights  
 11323 Fingerboard Road, Monrovia  
 7788 Riverdale Road, New Carrollton  
 5702 Coastal Highway, Ocean City  
 18110 Village Mart Drive, Olney

## OUT OF STATE BRANCHES OF VIRGINIA BANKS AS OF DECEMBER 31, 1999

## MARYLAND (Continued)

	910 Philadelphia Road, Joppa
	9105-B All Saints Road, Laurel
Brs: Crestar Bank (Continued)	421 S. Camp Meade Road, Linthicum
41 Audrey Lane, Oxon Hill	11790 H G Truman Road, Lusby
7699 Harford Road, Parkville	12200 Tullamore Road, Lutherville
8704 Belair Road, Perry Hall	4101 Norrisville Road, Madonna
14300 Jarrettsville Pike, Phoenix	12780 Frederick Road, West Friendship
103 Reisterstown Road, Pikesville	444 Western Maryland Drive, Westminster
1704 Reisterstown Road, Pikesville	11160 Viers Mill Road, Wheaton
9812 Falls Road, Potomac	
597 Solomons Island Road, N., Prince Frederick	Brs: Shore Bank
11704 Reisterstown Road, Reisterstown	100 Downtown Plaza, Salisbury
6200 Baltimore Boulevard, Riverdale	1503 S. Salisbury Boulevard, Salisbury
11200 Rockville Pike, Rockville	
121 Congressional Lane, Rockville	Brs: United Bank
1475 Rockville Pike (D-I), Rockville	7626 Old Georgetown Road, Bethesda
2433 Wootton Parkway, Rockville	12101 Rockville Pike, Rockville
5274 Randolph Road, Rockville	
5504 Norbeck Road, Rockville	GREAT BRITAIN (UK)
7969 Tuckerman Lane, Rockville	Br: Capital One Bank
306 West Carroll Street, Salisbury	No. 1 Northumberland Avenue, London
566B Ritchie Highway, Severna Park	
12325 Georgia Avenue, Silver Spring	
12500 Prosperity Drive, Silver Spring	
1286 East-West Highway, Silver Spring	
1371 Lambertson Drive, Silver Spring	
1700 Elton Road, Silver Spring	
2279 Bel Pre Road, Silver Spring	
3876 International Way, Silver Spring	
8700 Georgia Avenue, Silver Spring	
6931 Laurel Avenue, Takoma Park	
12254 Tullamore Road, Timonium	
22 West Pennsylvania Avenue, Towson	
307 East Joppa Road, Towson	
825 Dulaney Valley Road, Towson	
900 Kenilworth Drive, Towson	
24 Watkins Park Drive, Upper Marlboro	
5750 S.E. Crain Highway, Upper Marlboro	
7620 S. Osborne Road, Upper Marlboro	
2 St. Patrick's Drive, Suite 102, Waldorf	
3070 Leonardtown Road, Waldorf	
11201 Viers Mill Road, Wheaton	
13975 Connecticut Avenue, Wheaton	
EFTS: 7201 Rossville Boulevard, Baltimore	
5225 Pooks Hill Road, Bethesda	
800 South Rolling Road, K Building, Catonsville	
8054 Bayside Road, Chesapeake Beach	
12210 Clarksville Pike, Clarksville	
2 Warren Road, Cockeysville	
7635-B Murray Hill, Columbia	
3045 Rogers Avenue, Ellicott City	
4892 Montgomery Road, Ellicott City	
9811 Washingtonian, Gaithersburg	
4700 Muddy Creek Road, Galesville	
3944 Sykesville Road, Gamber	
13605 Triadelphia Road, Genelg	
3737 Branch Highway, Hillcrest Heights	

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REGISTERED BANK HOLDING COMPANIES OPERATING IN VIRGINIA  
AND THEIR SUBSIDIARIES

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American National Bankshares, Inc., 628 Main Street, P. O. Box 191, Danville, VA 24543  
C.E.O. - Charles H. Majors, President  
American National Bank and Trust Company, Danville, VA

Atlantic Financial Corp., 737 J. Clyde Morris Boulevard, Third Floor, Newport News, VA 23601  
C.E.O. - William J. Farinholt, President  
Peninsula Trust Bank, Incorporated, Gloucester, VA  
United Community Bank, Franklin, VA

BB&T Corporation, P.O. Box 1290, Winston-Salem, NC 27102  
C.E.O. - John A. Allison, IV, Chairman of the Board  
Branch Banking and Trust Company of Virginia, Norfolk, VA  
Branch Banking and Trust Company, Winston-Salem, NC  
Branch Banking and Trust Company of South Carolina, Greenville, SC  
Bank of Maryland, Towson, MD  
Carroll County Bank and Trust Company, Westminster, MD  
First Citizens Bank, Newnan, GA  
First Citizens Bank of Georgia, Fayetteville, GA  
First Liberty Bank, Macon, GA  
Matewan National Bank, The, Williamson, WV

BCC Bankshares, Inc., 101 Berkley Street, Phenix, VA 23959  
C.E.O. - Bobby A. Howard, President  
Bank of Charlotte County, The, Phenix, VA

Bank of Southside Virginia Corporation, The, P.O. Box 40, Carson, VA 23830  
C.E.O. - J. Peter Clements, President  
Bank of Southside Virginia, The, Carson, VA

BankAmerica Corporation, 100 North Tryon Street, Charlotte, NC 28255  
C.E.O. - Hugh L. McColl, Jr., Chairman of the Board  
NationsBank, National Association, Charlotte, NC

Bay Banks of Virginia, Inc., 100 South Main Street, Kilmarnock, VA 22482  
C.E.O. - Austin L. Roberts, III, President  
Bank of Lancaster, Kilmarnock, VA

Benchmark Bankshares Inc, P.O. Box 569, Kenbridge, VA 23944  
C.E.O. - Ben L. Watson, III, President  
Benchmark Community Bank, Kenbridge, VA

Blue Ridge Bankshares, Inc., 17 West Main Street, P.O. Box 609, Luray, VA 22835  
C.E.O. - Leland F. Pittman, President  
Page Valley Bank, The, Luray, VA

Botetourt Bankshares, Inc., 892 Main Street, Buchanan, VA 24066  
C.E.O. - H. Watts Steger, III, President  
Bank of Botetourt, Buchanan, VA

C & F Financial Corporation, 802 Main Street, P.O. Box 391, West Point, VA 23181  
C.E.O. - Larry G. Dillon, President  
Citizens and Farmers Bank, West Point, VA

CNB Holdings, Inc., 900 Memorial Drive, P. O. Box 1060, Pulaski, VA 24301  
C.E.O. - Hiawatha Nicely, President  
Community National Bank, Pulaski, VA

REGISTERED BANK HOLDING COMPANIES OPERATING IN VIRGINIA  
AND THEIR SUBSIDIARIES

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Capital One Financial Corporation, 2980 Fairview Park Drive, Suite 1300, Falls Church, VA 22042  
C.E.O. - Richard D. Fairbank, Chairman of the Board  
Capital One Bank, Glen Allen, VA

Cardinal Bankshares Corporation, 101 Jacksonville Circle, P. O. Box 215, Floyd, VA 24091  
C.E.O. - R. Leon Moore, President  
Bank of Floyd, The, Floyd, VA

Cardinal Financial Corporation, 10555 Main Street, Suite 500, Fairfax, VA 22030  
C.E.O. - I. Burwell Gunn, Jr., President  
Cardinal Bank - Dulles, N. A., Reston, VA  
Cardinal Bank - Manassas/Prince William, N. A., Manassas, VA  
Cardinal Bank, National Association, Fairfax, VA

Central Virginia Bankshares Inc, P.O. Box 39, Powhatan, VA 23139  
C.E.O. - Ralph Larry Lyons, President  
Central Virginia Bank, Powhatan, VA

Centura Banks, Inc., 134 North Church Street, Rocky Mount, NC 27804  
C.E.O. - Cecil W. Sewell, Jr., Chairman of the Board  
Centura Bank, Rocky Mount, NC

Century Bancshares, Inc., 1275 Pennsylvania Avenue, N. W., Washington, DC 20004  
C.E.O. - Joseph S. Bracewell, Chairman of the Board  
Century National Bank, Washington, DC

Chesapeake Financial Shares, Inc., 97 North Main Street, P.O. Box 1419, Kilmarnock, VA 22482  
C.E.O. - Douglas D. Monroe, Jr., Chairman of the Board  
Chesapeake Bank, Kilmarnock, VA

Commonwealth Bankshares, Inc, P.O. Box 1177, Norfolk, VA 23501  
C.E.O. - Edward J. Woodard, Jr., Chairman of the Board  
Bank of the Commonwealth, Norfolk, VA

Commonwealth Community Bancorp, Inc., U.S. Highway 460 East, P.O. Box 1010, Grundy, VA 24614  
C.E.O. - S. Gregory Compton, President  
Miners and Merchants Bank and Trust Company, Grundy, VA

Community Bankshares Incorporated, P.O. Box 2166, Petersburg, VA 23804  
C.E.O. - Nathan S. Jones, III, President  
Commerce Bank of Virginia, Richmond, VA  
Community Bank, The, Petersburg, VA  
County Bank of Chesterfield, Midlothian, VA

Eagle Financial Services, Inc., P.O. Box 391, Berryville, VA 22611  
C.E.O. - John R. Milleson, President  
Bank of Clarke County, Berryville, VA

Eastern Virginia Bankshares, Inc., 307 Church Lane, P.O. Box 1005, Tappahannock, VA 22560-1005  
C.E.O. - Thomas M. Boyd, Jr., President  
Bank of Northumberland, Incorporated, Heathsville, VA  
Southside Bank, Tappahannock, VA

F & M Bank Corp, P.O. Box 1111, Timberville, VA 22853  
C.E.O. - Julian D. Fisher, President  
Farmers & Merchants Bank, Timberville, VA

REGISTERED BANK HOLDING COMPANIES OPERATING IN VIRGINIA  
AND THEIR SUBSIDIARIES

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- F & M National Corporation, P.O. Box 2800, Winchester, VA 22604  
C.E.O. - Wilbur M. Feltner, Chairman of the Board  
F & M Bank - Allegiance, Bethesda, MD  
F & M Bank - Massanutten, Harrisonburg, VA  
F & M Bank - Winchester, Winchester, VA  
F & M Bank-Central Virginia, Charlottesville, VA  
F & M Bank-Emporia, Emporia, VA  
F & M Bank-Peoples, Warrenton, VA  
F & M Bank-Richmond, Richmond, VA  
F&M Bank-Northern Virginia, Fairfax, VA  
F&M Bank-West Virginia, Ranson, West Virginia
- FNB Corporation, 105 Arbor Drive, P. O. Box 600, Christiansburg, VA 24073  
C.E.O. - J. Daniel Hardy, Jr., President  
First National Bank, Christiansburg, VA
- Fauquier Bankshares, Inc., P.O. Box 561, Warrenton, VA 20188  
C.E.O. - C. Hunton Tiffany, President  
Fauquier Bank, The, Warrenton, VA
- First Bancorp, Inc., 236 W Main St, Lebanon, VA 24266  
C.E.O. - William H. Hayter, President  
First Bank & Trust Co. of Tennessee, Johnson City, TN  
First Bank and Trust Company, The, Lebanon, VA
- First Century Bankshares, Inc., 500 Federal Street, P.O. Box 1559, Bluefield, WV 24701  
C.E.O. - R. W. Wilkinson, President  
First Century Bank, National Association, Bluefield, WV
- First Citizens BancShares, Inc., 239 Fayetteville St, P.O. Box 27131 CTX 07, Raleigh, NC 27611  
C.E.O. - Lewis R. Holding, Chairman of the Board  
First-Citizens Bank & Trust Company, Raleigh, NC  
First-Citizens Bank, A Virginia Corporation, Roanoke, VA  
Atlantic States Bank, Fort Myers, FL
- First Community Bancshares, Inc., P. O. Box 989, Bluefield, VA 24605  
C.E.O. - James L. Harrison, Sr., President  
First Community Bank, National Association, Bluefield, VA
- First National Corporation, 112 West King Street, Strasburg, VA 22657  
C.E.O. - Harry S. Smith, President  
First Bank, Strasburg, VA
- First Region Bancshares, Inc., 315 Railroad Avenue, P. O. Box 1050, Richlands, VA 24641  
C.E.O. - W. David Peters, President  
First Sentinel Bank, Richlands, VA
- First Union Corporation, One First Union Center, Charlotte, NC 28288  
C.E.O. - Edward E. Crutchfield, Jr., Chairman of the Board  
First Union National Bank, Charlotte, NC
- First Virginia Banks, Inc., One First Virginia Plaza, 6400 Arlington Boulevard, Falls Church, VA 22042  
C.E.O. - Barry J. Fitzpatrick, Chairman of the Board  
First Virginia Bank, Falls Church, VA  
First Virginia Bank - Southwest, Roanoke, VA  
First Virginia Bank-Blue Ridge, Staunton, VA  
First Virginia Bank-Colonial, Richmond, VA  
First Virginia Bank-Hampton Roads, Norfolk, VA

REGISTERED BANK HOLDING COMPANIES OPERATING IN VIRGINIA  
AND THEIR SUBSIDIARIES

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First Virginia Banks, Inc., One First Virginia Plaza, 6400 Arlington Boulevard, Falls Church, VA 22042  
(Continued)

First Virginia Bank-Mountain Empire, Abingdon, VA  
Atlantic Bank, Ocean City, MD  
Farmers Bank of Maryland, Annapolis, MD  
First Vantage Bank-Tennessee, Knoxville, TN  
Tri-City Bank & Trust Company, Blountville, TN

GNB Bankshares Corporation, P.O. Box 2080, Grundy, VA 24614  
C.E.O. - William B. Compton, President  
Grundy National Bank, Grundy, VA

GrandBanc, Inc., 1800 Rockville Pike, Rockville, MD 20852  
C.E.O. - Steven K. Colliatie, President  
GrandBank Bank, Rockville, MD

Grayson Bankshares, Inc., P.O. Box 186, Independence, VA 24348  
C.E.O. - Carl J. Richardson, President  
Grayson National Bank, Independence, VA

Guaranty Financial Corporation, 1700 Seminole Trail, P. O. Box 7206, Charlottesville, VA 22906-7206  
C.E.O. - Thomas P. Baker, President  
Guaranty Bank, Charlottesville, VA

Heritage Bancorp, Inc., 1313 Dolley Madison Boulevard, McLean, VA 22101  
C.E.O. - Terrie G. Spiro, President  
Heritage Bank, McLean, VA

Heritage Bankshares, Inc, 200 E. Plume Street, P.O. Box 3749, Norfolk, VA 23514  
C.E.O. - Robert J. Keogh, President  
Heritage Bank & Trust, Norfolk, VA

Highland County Bankshares, Inc., P. O. Box 529, Monterey, VA 24465  
C.E.O. - Delbert Rexrode, Jr., Vice President  
First and Citizens Bank, Monterey, VA

Highlands Bankshares, Inc., P. O. Box 1128, Abingdon, VA 24212  
C.E.O. - Samuel L. Neese, Executive Vice President  
Highlands Union Bank, Abingdon, VA

Independent Community Bankshares, Inc., 111 West Washington Street, Middleburg, VA 22117  
C.E.O. - Joseph L. Boling, Chairman of the Board  
Middleburg Bank, The, Middleburg, VA

James River Bankshares, Inc., 1514 Holland Road, P. O. Box 440, Suffolk, VA 23439  
C.E.O. - Harold U. Blythe, President  
Bank of Suffolk, Suffolk, VA  
First Colonial Bank, Prince George County, VA  
James River Bank, Waverly, VA  
James River Bank/Colonial, Smithfield, VA  
State Bank of Remington, Inc., Remington, VA

Key Capital Corporation, 7F Gwynns Mill Court, Owings Mills, MD 21117  
C.E.O. - Bernard Dackman, Chairman of the Board  
Key Bank and Trust, Randallstown, MD

REGISTERED BANK HOLDING COMPANIES OPERATING IN VIRGINIA  
AND THEIR SUBSIDIARIES

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Marathon Financial Corporation, 4095 Valley Pike, Winchester, VA 22602

C.E.O. - Donald L. Unger, President  
Marathon Bank, The, Stephens City, VA

Mercantile Bankshares Corporation, Two Hopkins Plaza, P.O. Box 1477, Baltimore, MD 21201

C.E.O. - H. Furlong Baldwin, Chairman of the Board  
The Annapolis Banking and Trust Company, Annapolis, MD  
Baltimore Trust Company, Selbyville, DE  
Bank of Southern Maryland, La Plata, MD  
Calvert Bank and Trust Company, Prince Frederick, MD  
The Chestertown Bank of Maryland, Denton, MD  
The Citizens National Bank, Laurel, MD  
County Banking and Trust Company, Elkton, MD  
Farmers & Merchants Bank-Eastern Shore, Onley, VA  
The Fidelity Bank, Frostburg, MD  
First National Bank of Saint Mary's at Leonardtown, Leonardtown, MD  
The Forest Hill State Bank, Bel Air, MD  
Fredericksburg Bank and Trust Company, Frederick, MD  
Marshall National Bank and Trust Company, Marshall, VA  
Mercantile-Safe Deposit and Trust Company, Baltimore, MD  
The National Bank of Fredericksburg, Fredericksburg, VA  
The Peoples Bank of Maryland, Denton, MD  
Peninsula Bank, Princess Anne, MD  
Potomac Valley Bank, Gaithersburg, MD  
St. Michaels Bank, St. Michaels, MD  
The Sparks State Bank, Sparks, MD  
Westminster Bank and Trust Company of Carroll County, Westminster, MD

Millennium Bankshares Corporation, 1601 Washington Plaza, Reston, VA 20190

C.E.O. - Carroll C. Markley, President  
Millennium Bank, National Association, Reston, VA

National Bankshares, Inc., P.O. Box 90002, Blacksburg, VA 24062

C.E.O. - James G. Rakes, President  
Bank of Tazewell County, Tazewell, VA  
National Bank of Blacksburg, The, Blacksburg, VA

Old Point Financial Corporation, 10 South Mallory Street, Hampton, VA 23663

C.E.O. - R. F. Shuford, Chairman of the Board  
Old Point National Bank of Phoebus, The, Hampton, VA

One Valley Bancorp, Inc., One Valley Square, P.O. Box 1793, Charleston, WV 25326

C.E.O. - J. Holmes Morrison, President  
One Valley Bank - East, National Association, Martinsburg, WV  
One Valley Bank - Shenandoah, Raphine, VA  
One Valley Bank -Central Virginia, National Association, Lynchburg, VA  
One Valley Bank, National Association, Charleston, WV  
One Valley Bank, Inc., Morgantown, WV  
One Valley Bank of Mercer County, Princeton, WV  
One Valley Bank of Huntington, Inc., Huntington, WV  
One Valley Bank-South, Inc., Summersville, WV  
One Valley Bank-North, Inc., Moundsville, WV

Peoples Bankshares, Incorporated, P. O. Box 306, Montross, VA 22520

C.E.O. - William L. Johns, President  
Peoples Community Bank, Montross, VA

Pinnacle Bankshares Corporation, 622 Broad Street, P. O. Box 29, Altavista, VA 24517

C.E.O. - Robert H. Gilliam, Jr., President  
First National Bank of Altavista, The, Altavista, VA

REGISTERED BANK HOLDING COMPANIES OPERATING IN VIRGINIA  
AND THEIR SUBSIDIARIES

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- Pioneer Bankshares, Inc., P.O. Box 10, Stanley, VA 22851  
C.E.O. - Thomas R. Rosazza, Chief Executive Officer  
Pioneer Bank, Stanley, VA
- Powell Valley Bankshares, Inc., P.O. Box 100, Jonesville, VA 24263  
C.E.O. - Joseph N. Cridlin, Chairman of the Board  
Powell Valley National Bank, Jonesville, VA
- Resource Bankshares Corporation, 3720 Virginia Beach Boulevard, Virginia Beach, VA 23452  
C.E.O. - Lawrence N. Smith, President  
Resource Bank, Virginia Beach, VA
- Riggs National Corporation, 808 17th Street, N. W., Washington, DC 20006  
C.E.O. - Joe L. Allbritton, Chairman of the Board  
Riggs National Bank of Virginia, The
- Shore Financial Corporation, 25253 Lankford Highway, P. O. Box 920, Onley, VA 23418  
C.E.O. - Scott C. Harvard, President  
Shore Bank, Onley, VA
- Southern Financial Bancorp, Inc., 37 E. Main Street, Warrenton, VA 22186  
C.E.O. - Georgia S. Derrico, Chairman of the Board  
Southern Financial Bank, Warrenton, VA
- Southwest Virginia Bankshares, Inc., 102 W Main Street, P.O. Box 1067, Marion, VA 24354  
C.E.O. - John E. Stringer, President  
Bank of Marion, The, Marion, VA
- SunTrust Banks, Inc., 303 Peachtree Street, NE, P. O. Box 4418, Atlanta, GA 30302  
C.E.O. - L. Phillip Humann, Chairman of the Board  
SunTrust Bank, Atlanta, Atlanta, GA
- Union Bankshares Corporation, P.O. Box 446, Bowling Green, VA 22427  
C.E.O. - G. William Beale, President  
Bank of Williamsburg, The  
Northern Neck State Bank, Warsaw, VA  
Rappahannock National Bank of Washington, The  
Union Bank and Trust Company, Bowling Green, VA
- United Bankshares, Inc., 514 Market Street, Parkersburg, WV 26101  
C.E.O. - Richard M. Adams, Chairman of the Board  
United Bank, Fairfax, VA  
United National Bank, Parkersburg, WV
- United Financial Banking Companies, Inc., 8399 Leesburg Pike, Vienna, VA 22182  
C.E.O. - Harold C. Rauner, President  
Business Bank, The, Vienna, VA
- Valley Financial Corporation, P. O. Box 2740, Roanoke, VA 24001  
C.E.O. - Ellis L. Gutshall, President  
Valley Bank, National Association, Roanoke, VA
- Virginia Bank Bankshares, Inc., 336 Main Street, P. O. Box 3447, Danville, VA 24543  
C.E.O. - D. C. Hastings, President  
Virginia Bank and Trust Company, Danville, VA

REGISTERED BANK HOLDING COMPANIES OPERATING IN VIRGINIA  
AND THEIR SUBSIDIARIES

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Virginia Commerce Bancorp, Inc., 5350 Lee Highway, Arlington, VA 22207  
C.E.O. – Peter A. Converse, President  
Virginia Commerce Bank, Arlington, VA

Virginia Commonwealth Financial Corporation, P.O. Box 71, Culpeper, VA 22701  
C.E.O. - William B. Young, Chairman of the Board  
Second Bank & Trust, Culpeper, VA  
Virginia Heartland Bank, Fredericksburg, VA

Virginia Community Bankshares, Inc., P.O. Box 888, Louisa, VA 23093  
C.E.O. - A. Pierce Stone, Chairman of the Board  
Virginia Community Bank, Louisa, VA

Virginia Financial Corporation, P O Drawer 1309, Staunton, VA 24402-1309  
C.E.O. - William P. Heath, Jr., Vice President  
Planters Bank & Trust Company of Virginia, Staunton, VA

Wachovia Corporation, 100 North Main Street, Winston-Salem, NC 27150  
C.E.O. - L. M. Baker, Jr., Chairman of the Board  
Wachovia Bank, National Association, Winston-Salem, NC

**TRUST SUBSIDIARIES**

F & M Trust Company  
38 Rouss Avenue  
Winchester, Virginia 22601

The Tredegar Trust Company  
901 East Cary Street, Suite 190  
Richmond, Virginia 23215

Virginia Commonwealth Trust Company  
102 S. Main Street  
Culpeper, Virginia 22701

**FOREIGN BRANCH**

Crestar Financial Corporation, Richmond, Virginia  
Crestar Bank, Richmond, Virginia  
Branch: Georgetown, Cayman Islands

## TRUST COMPANY REPORTS OF CONDITION AS OF DECEMBER 31, 1999

	IT-5 OLD DOMINION TRUST COMPANY	IT-3 THE TRUST COMPANY OF VIRGINIA
	NORFOLK	RICHMOND
	1 OFFICE	4 OFFICES
ASSETS		
1. Cash Due from Depository Institutions.....	\$ 54,967	\$ 448,333
2. Cash Equivalent Accounts .....	98,095	0
3. U. S. Treasury Securities.....	961,200	1,284,945
4. U. S. Government Agency Securities .....	316,797	0
5. Obligations of States and Political Subdivisions .....	0	0
6. Other Bonds, Notes and Debentures .....	49,745	0
7. Premises, Furniture, Fixtures.....	83,879	217,536
8. Accounts Receivable .....	3,440	483,354
9. Other Assets.....	7,923	10,183
10. TOTAL ASSETS.....	\$ 1,576,046	\$ 2,444,351
LIABILITIES		
11. Accounts Payable.....	\$ 0	\$ 171,769
12. Taxes Payable .....	0	0
13. Mortgage Indebtedness.....	0	0
14. Borrowings .....	0	0
15. Other Liabilities.....	21,507	0
16. TOTAL LIABILITIES .....	21,507	171,769
EQUITY CAPITAL		
18. Perpetual Preferred Stock.....	0	0
19. Common Stock.....	1,122,500	981,918
20. Surplus.....	362,500	1,747,624
21. Reserve for Operating Expenses.....	168,804	0
22. Retained Earnings (Losses).....	(99,265)	(456,960)
23. TOTAL EQUITY CAPITAL .....	1,554,539	2,272,582
24. TOTAL LIABILITIES AND EQUITY CAPITAL.....	\$ 1,576,046	\$ 2,444,351

## ALPHABETICAL LISTING OF TRUST COMPANIES AS OF DECEMBER 31, 1999

<p>Old Dominion Trust Company 109 E. Main Street, Suite 410 Norfolk 23510 C.E.O.- David E. Bergren, III, President</p> <p>Trust Company of Virginia, The 9030 Stony Point Parkway, Suite 300 Richmond 23235 C.E.O.- Douglas A. Nunn, President</p>	<p>Brs: City of Colonial Heights- 130 Temple Lake Drive City of Roanoke- Colonial Arms Building 204 S. Jefferson Street James City County- 460 McLaws Circle, Suite 115</p>
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**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1999  
PURSUANT TO THE TRUST COMPANY ACT**

**BRANCHES**

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
02/02/99	Trust Company of Virginia, The Richmond, VA	Colonial Arms Building 204 S. Jefferson Street, City of Roanoke, VA	Approved 03/11/99

**BRANCH OFFICE RELOCATIONS**

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
08/02/99	Trust Company of Virginia, The Richmond, VA	From: 764 E. Ellerslie Avenue, City of Colonial Heights, VA To: 130 Temple Lake Drive, City of Colonial Heights, VA	Approved 08/26/99

**TRUST COMPANY STATUS CHANGES - 1999**

**BRANCHES**

<p>April</p>	<p>26 Trust Company of Virginia, The, VA opened a branch office at Colonial Arms Building, 204 S. Jefferson Street, City of Roanoke, VA</p>
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**BRANCH OFFICE RELOCATIONS**

<p>August</p>	<p>17 Trust Company of Virginia, The, Richmond, VA relocated a branch office from 764 E. Ellerslie Avenue, City of Colonial Heights, VA to 130 Temple Lake Drive, City of Colonial Heights, VA</p>
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CONSOLIDATED REPORT OF CONDITION - VIRGINIA SAVINGS INSTITUTIONS  
DECEMBER 31, 1998 AND 1999 (IN THOUSANDS OF DOLLARS)

	4 SAVINGS INSTITUTIONS DECEMBER 31, 1998 3 BRANCHES	4 SAVINGS INSTITUTIONS DECEMBER 31, 1999 3 BRANCHES
<b>ASSETS</b>		
1. Cash deposits and investment securities.....	\$20,916	\$22,209
2. Mortgage pool securities.....	12,406	6,865
3. Mortgage loans.....	66,608	72,962
4. Nonmortgage loans.....	17,459	19,940
5. Repossessed assets.....	74	485
6. Real estate held for investment.....	0	42
7. Investments in service corporations and subsidiaries...	112	121
8. Office premises and equipment.....	2,278	2,383
9. Other assets.....	1,445	1,185
10. TOTAL ASSETS.....	\$121,298	\$126,192
<b>LIABILITIES</b>		
11. Deposits.....	\$101,620	\$99,849
12. Unamortized yield adjustments on deposits.....	(2)	25
13. Advances from FHLBank.....	0	3,000
14. Other borrowings.....	7,955	11,381
15. Other liabilities.....	851	808
16. TOTAL LIABILITIES.....	\$110,424	\$115,063
<b>EQUITY CAPITAL</b>		
17. Perpetual preferred stock.....	\$0	\$0
18. Common stock.....	2,411	2,491
19. Paid in excess of par.....	4,499	4,516
20. Unrealized Gains (losses) on marketable equity securities.....	411	180
21. Retained earnings.....	3,553	3,942
22. TOTAL EQUITY CAPITAL.....	\$10,874	\$11,129
23. TOTAL LIABILITIES, REDEEMABLE PREFERRED STOCK AND EQUITY CAPITAL....	\$121,298	\$126,192

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1999  
PURSUANT TO THE SAVINGS INSTITUTIONS ACT**

**ACQUISITIONS PURSUANT TO SECTION 6.1 - 194.87 OF THE CODE OF VIRGINIA**

DATE RECEIVED	DESCRIPTION	ACTIVITY
12/09/99	Virginia Commonwealth Financial Corporation, Culpeper, VA to acquire 100% of the voting shares of Caroline Savings Bank	Pending

**ACQUISITIONS PURSUANT TO SECTION 6.1 - 194.97 OF THE CODE OF VIRGINIA**

DATE RECEIVED	DESCRIPTION	ACTIVITY
01/04/99	Centura Banks, Inc., Rocky Mount, NC to acquire First Coastal Bankshares, Inc.	Approved 02/25/99
07/30/99	FNB Financial Services Corporation, Reidsville, NC to acquire Black Diamond Savings Bank, F.S.B.	Approved 08/27/99

REPORT OF CONDITION

	SB-1 CAROLINE SAVINGS BANK  BOWLING GREEN 3 OFFICES	SL-142 IMPERIAL SAVINGS AND LOAN ASSOCIATION MARTINSVILLE 1 OFFICE
<b>ASSETS</b>		
1. Cash, Deposits and Investment Securities.....	\$ 7,482	\$ 1,564
2. Mortgage Pool Securities.....	0	39
3. Mortgage Loans.....	26,231	5,503
4. Nonmortgage Loans.....	7,917	1,134
5. Repossessed Assets.....	302	25
6. Real Estate Held for Investment.....	0	0
7. Investments in Service Corps and Subsidiaries.....	121	0
8. Office Premises and Equipment.....	1,588	283
9. Other Assets.....	468	138
10. TOTAL ASSETS.....	\$ 44,109	\$ 8,686
<b>LIABILITIES</b>		
11. Deposits.....	\$ 35,995	\$ 7,893
12. Unamortized Yield Adjustments on Deposits.....	0	0
13. Advances From FHLBank.....	0	0
14. Other Borrowings.....	2,480	0
15. Other Liabilities.....	317	90
16. TOTAL LIABILITIES.....	38,792	7,983
17. Redeemable Preferred Stock and Minority Interest.....	0	0
<b>EQUITY CAPITAL</b>		
18. Perpetual Preferred Stock.....	0	0
19. Common Stock.....	1,559	0
20. Paid in Excess of Par.....	866	0
21. Unrealized Gains (Losses) on Marketable Equity Securities.....	171	0
22. Retained Earnings.....	2,721	703
23. TOTAL EQUITY CAPITAL.....	5,317	703
24. TOTAL LIABILITIES, REDEEMABLE PREFERRED STOCK AND EQUITY CAPITAL.....	\$ 44,109	\$ 8,686

STATE CORPORATION COMMISSION

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DECEMBER 31, 1999 (IN THOUSANDS OF DOLLARS)

SL-112 ELIZABETH BUILDING AND LOAN ASSOCIATION INCORPORATED PORTSMOUTH	SL-286 FIRST SAVINGS BANK OF VIRGINIA SPRINGFIELD				
1 OFFICE	3 OFFICES				
\$ 0	\$ 13,163				1
0	6,826				2
4,080	37,148				3
0	10,889				4
0	158				5
42	0				6
0	0				7
0	512				8
241	338				9
\$ 4,363	\$ 69,034				10
0	0				
\$ 833	\$ 55,128				11
0	25				12
0	3,000				13
3,040	5,861				14
109	292				15
3,982	64,306				16
0	0				17
0	0				18
0	932				19
374	3,276				20
0	9				21
7	511				22
381	4,728				23
\$ 4,363	\$ 69,034				24

ALPHABETICAL LISTING BY NAME OF STATE SAVINGS INSTITUTIONS  
SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1999

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Caroline Savings Bank (SB)  
268 North Main Street  
Bowling Green 22427 (Caroline County)  
Date Opened - 4/12/74  
C.E.O.- William R. Southworth, President

Brs: Caroline County-  
18121 Jefferson Davis Highway  
Spotsylvania County-  
250 Ft. S. of the intersection of  
Salem Station Blvd. & Leavells Rd.

Elizabeth Building and Loan Association,  
Incorporated (M)  
519 Washington Street  
Portsmouth 23704  
Date Opened - 2/21/12  
C.E.O.- Charles O. Barclay, Jr., President

First Savings Bank of Virginia (S)  
6551 Loisdale Court, Suite 150  
Springfield 22150 (Fairfax County)  
Date Opened - 2/1/85  
C.E.O.- Jeffrey C. Constantz, President

Brs: Spotsylvania County-  
10693 Courthouse Road  
Non-depository Office:  
Loudoun County-  
22636 Glen Drive, Suite 103, Sterling

Imperial Savings & Loan Association,  
Incorporated (M)  
211 Fayette Street  
Martinsville 24114  
Date Opened - 7/16/29  
C.E.O.- Simone H. Redd, President

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(M) Mutual Association  
(S) Stock Association  
(SB) Savings Bank

ALPHABETICAL LISTING BY LOCATION OF STATE SAVINGS INSTITUTIONS  
PER CITY AND COUNTY IN VIRGINIA AS OF DECEMBER 31, 1999

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**CITIES**

## CITY OF MARTINSVILLE

Imperial Savings & Loan Association, Incorporated  
211 Fayette Street  
Martinsville 24112

## CITY OF PORTSMOUTH

Elizabeth Building and Loan Association,  
Incorporated  
519 Washington Street  
Portsmouth 23704

**COUNTIES**

## CAROLINE COUNTY

Caroline Savings Bank  
268 North Main Street  
Bowling Green  
Br: 18121 Jefferson Davis Highway

## FAIRFAX COUNTY

First Savings Bank of Virginia  
6551 Loisdale Court, Suite 150  
Springfield

## LOUDOUN COUNTY

Non-depository office:  
First Savings Bank of Virginia  
22636 Glen Drive, Suite 103, Sterling

## SPOTSYLVANIA COUNTY

Br: Caroline Savings Bank  
250 Ft. S. of the intersection of Salem Station  
Blvd. & Leavells Rd.

Br: First Savings Bank of Virginia  
10693 Courthouse Road

CREDIT UNIONS CONSOLIDATED BALANCE SHEET  
AS OF DECEMBER 31

	1998	1999
<b>ASSETS</b>		
Loans .....	1,557,239,212	1,697,660,330
LESS: Allowance for loan losses.....	19,066,999	21,121,225
Cash.....	48,799,450	160,925,632
U.S. Government obligations .....	63,794,189	34,740,521
Federal agency securities.....	327,419,213	421,771,804
Common Trust Investments (ICU, NIFCU's, Mutual Funds).....	700,494	1,528,383
Shares, deposits & certificates in corporate centrals.....	201,338,261	67,062,596
Shares, deposits & certificates in banks, S&L's & MSB's .....	122,304,657	73,062,920
Shares, deposits & certificates in other credit unions .....	6,018,240	3,646,252
Shares insurance capitalization deposit.....	17,299,726	19,685,110
All other investments.....	9,177,178	24,449,238
LESS: Allowance for investment loss.....	0	0
Land and buildings (net of depreciation).....	35,800,952	36,830,177
Other fixed assets (net of depreciation).....	10,269,961	12,724,477
All other assets .....	20,189,141	26,073,033
<b>TOTAL ASSETS</b> .....	<b>\$2,401,783,675</b>	<b>\$2,559,039,248</b>
<b>LIABILITIES &amp; SAVINGS EQUITY</b>		
Promissory notes.....	\$ 48,243	3,872,610
Other notes/interest payable.....	0	0
Accounts payable.....	7,005,997	8,887,735
Dividends payable.....	3,544,460	3,314,281
<b>TOTAL LIABILITIES</b> .....	<b>10,598,700</b>	<b>16,074,626</b>
Share certificates .....	600,016,830	626,388,858
Share draft accounts.....	221,618,240	239,615,073
IRA accounts.....	266,588,483	272,419,128
Other shares.....	1,009,086,105	1,101,749,795
<b>TOTAL SHARES</b> .....	<b>2,097,309,658</b>	<b>2,240,172,854</b>
Regular/statutory reserve.....	49,502,674	63,349,144
Other reserves.....	71,780,572	58,020,564
Unrealized Gains (Losses) on available for sale securities.....	2,205,296	(6,711,846)
Undivided earnings.....	170,386,775	188,133,906
<b>TOTAL EQUITY</b> .....	<b>293,875,317</b>	<b>302,791,768</b>
<b>TOTAL LIABILITIES &amp; EQUITY</b> .....	<b>\$2,401,783,675</b>	<b>\$2,559,039,248</b>
Number of credit unions in operation .....	76	74

## CREDIT UNIONS CONSOLIDATED STATEMENT OF INCOME AND EXPENSES

	1998	1999
<b>INCOME</b>		
Interest on loans (gross).....	\$135,052,916	139,619,005
LESS: Interest refunded .....	428,746	201,942
Income from investments.....	38,978,502	42,567,006
Fee income .....	12,556,814	14,197,956
Other operating income.....	4,864,059	7,327,494
<b>TOTAL GROSS INCOME.....</b>	<b>191,023,545</b>	<b>203,509,519</b>
<b>EXPENSES</b>		
Employee compensation & benefits.....	34,992,436	40,406,387
Travel & conference expense.....	1,119,725	1,246,939
Office occupancy expense.....	3,785,812	3,930,829
Office operations expense.....	16,299,082	19,576,923
Education & promotional expenses.....	2,358,392	2,257,982
Loan servicing expense.....	6,418,138	7,437,927
Professional & outside services.....	4,078,369	4,004,292
Provision for investment losses.....	0	0
Provision for loan losses.....	14,807,289	13,772,736
Members insurance.....	1,390,749	1,295,920
Operating fees (examination & supervision fees).....	622,193	719,952
Miscellaneous operating expenses.....	1,587,875	1,878,639
<b>TOTAL OPERATING EXPENSES BEFORE DIVIDENDS.....</b>	<b>87,190,060</b>	<b>96,528,526</b>
<b>NET INCOME (LOSS) BEFORE DIVIDENDS.....</b>	<b>103,833,485</b>	<b>106,980,993</b>
Gains (losses) on investments.....	214,467	18,836
Gains (losses) on disposition of fixed assets.....	(96,834)	11,149
Other non-operating income (expense).....	(110,298)	15,313
<b>TOTAL NON-OPERATING GAINS (LOSSES).....</b>	<b>7,335</b>	<b>45,298</b>
Total net income (loss) before dividends.....	103,840,820	107,026,291
Interest on borrowed money.....	7,677	93,018
Dividends.....	84,941,563	88,841,484
Net income (loss) after dividends.....	18,891,580	18,091,789
LESS: Required transfer to statutory reserve (net).....	3,219,230	3,640,534
<b>Change to undivided earnings as a result of operations.....</b>	<b>\$15,672,350</b>	<b>\$14,451,255</b>

**CREDIT UNION APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1999****NEW OUT OF STATE CREDIT UNIONS**

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
10/13/99	Premier America Credit Union	1500 PRC Drive McLean, VA	Pending

**MERGERS**

DATE RECEIVED	DESCRIPTION	ACTIVITY
11/03/99	Richmond Postal Credit Union Incorporated, The, Richmond, VA to merge into it Federal Employees Credit Union of Petersburg, Incorporated, Petersburg, VA	Approved 11/03/99

**SERVICE FACILITIES**

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
08/27/99	Virginia Credit Union, Inc.	4001 Lauderdale Drive Richmond, VA	Approved 09/21/99
09/03/99	U.S.E. Credit Union	2323 Riverside Drive Danville, VA	Approved 10/05/99
10/19/99	Waynesboro Dupont Employees Credit Union	105 Community Way Staunton, VA	Approved 12/14/99

**CREDIT UNION STATUS CHANGES - 1999**

**MERGER**

November 03 Richmond Postal Credit Union Incorporated, The, Richmond, VA, merged into it  
Federal Employees Credit Union of Petersburg, Incorporated, Petersburg, VA

**MERGER – STATE CREDIT UNION INTO FEDERAL CREDIT UNION**

February 02 Texaco Employees' Credit Union Incorporated, Chesapeake, VA, merged into  
Texaco Employees Federal Credit Union, Doraville, GA

**SERVICE FACILITIES**

December 01 U.S.E. Credit Union opened a service facility at 2323 Riverside Drive, Danville, VA

ALPHABETICAL LISTING BY NAME OF STATE CHARTERED CREDIT UNIONS  
SHOWING ASSETS, TREASURERS AND SERVICE FACILITIES AS OF DECEMBER 31, 1999

<p>A B &amp; W Credit Union, Incorporated 6201 Richmond Highway Alexandria 22303 Treasurer - E. VanDoren, Chief Operating Officer Date Opened - 4/17/52 Assets - \$25,627,287</p>	<p>C.C.C. Martinsville Employees Credit Union, Incorporated 810 Starling Avenue Martinsville 24112 Treasurer - Rubin H. Martin, III Date Opened - 8/10/64 Assets - \$749,990</p>
<p>AMS Credit Union 4000 Legato Road Room 425 &amp; 425A Fairfax 22033 Treasurer - Chris Orfe Date Opened - 8/31/77 Assets - \$2,007,324</p>	<p>Cadmus Credit Union, Incorporated 2901 Byrdhill Road P.O. Box 27481 Richmond 23228 Treasurer - Donald W. Hill Date Opened - 6/29/51 Assets - \$3,515,382</p>
<p>Alexandria Postal Credit Union, Incorporated 1100 Wythe Street Alexandria 22314 Treasurer - Sharon Sheppard Date Opened - 3/23/48 Assets - \$1,583,735</p>	<p>Campbell County Employee's Credit Union, Inc. 132 Kimball Road Concord 24538 Treasurer - Edna A. Taylor Date Opened - 9/19/56 Assets - \$537,628</p>
<p>Allied Service Employees Credit Union, Incorporated 515 King Street, Suite 315 P O Box 1726 Alexandria 22313-1726 Treasurer - Anthony V. Cangiano Date Opened - 10/8/54 Assets - \$108,967</p>	<p>Chesapeake City Employees Credit Union 401 Albemarle Drive, Suite 102 P O Box 15225 Chesapeake 23320 Treasurer - Karen J. Creef Date Opened - 5/18/71 Assets - \$3,702,054</p>
<p>Amoco Yorktown Refinery Credit Union, Incorporated 2201 Goodwin Neck Road Yorktown 23690 Treasurer - Leona Knutson Date Opened - 3/12/58 Assets - \$1,402,149</p>	<p>Chesapeake Public School Employee's Credit Union Inc. 544 Battlefield Boulevard South Chesapeake 23320 Treasurer - Ada Howard Date Opened - 4/2/63 Assets - \$6,225,440</p>
<p>Augusta Health Care Credit Union, Incorporated 96 Medical Center Drive Fishersville 22939 Treasurer - Deborah Shank Date Opened - 4/3/64 Assets - \$3,889,965</p>	<p>City of Alexandria Employees Credit Union, Inc. 1416 Duke Street Alexandria 22314 Treasurer - Ralph Charlton Date Opened - 10/13/58 Assets - \$16,178,567</p>
<p>Belt Line Employees Credit Union, Incorporated 3014 Tyre Neck Road Portsmouth 23703 Treasurer - Garry Baker Date Opened - 12/23/29 Assets - \$2,991,032</p>	<p>D.I.R. Credit Union, Incorporated 400 North 8th St. Suite 8026 Richmond 23240 Treasurer - Oscar Sibal Date Opened - 12/21/50 Assets - \$3,798,720</p>

ALPHABETICAL LISTING BY NAME OF STATE CHARTERED CREDIT UNIONS  
SHOWING ASSETS, TREASURERS AND SERVICE FACILITIES AS OF DECEMBER 31, 1999

<p>Danville Postal Credit Union, Incorporated 700 Main Street P O Box 1344 Danville 24543 Treasurer - Maxine F. Powell Date Opened - 4/1/27 Assets - \$1,653,418</p>	<p>Hampton City Employees Credit Union, Incorporated City Hall Building 22 Lincoln Street Hampton 23669 Treasurer - Karl Daughtrey Date Opened - 11/17/55 Assets - \$5,186,456</p>
<p>Fairfax County Employees Credit Union, Incorporated 4105 Rust Road Fairfax 22030 Treasurer - James Sandifer Date Opened - 4/29/58 Assets - \$84,310,462 <i>Service Facilities -</i> 12000 Government Center Parkway Suite 266, Fairfax, VA 22085  4080 Chain Bridge Road, Fairfax, VA 22030 14040 Central Loop(S), Woodbridge, VA 22193</p>	<p>Hampton Roads Educators Credit Union, Inc. 2130 Cunningham Drive Hampton 23666 Treasurer - William F. Trimble, Jr. Date Opened - 4/6/54 Assets - \$16,370,675 <i>Service Facilities -</i> 677 N. Battlefield Boulevard(S), Chesapeake, VA 23320 998 J. Clyde Morris Boulevard(S), Newport News, VA 23601 5798 Churchland Boulevard (S), Portsmouth, VA 23703 10014 Robious Road(S) Robious Hall Shopping Center, Richmond, VA 23235 5001 Nine Mile Road (S), Richmond, VA 23223 2888 Virginia Beach Boulevard(S), Virginia Beach, VA 23452</p>
<p>Fort Monroe Credit Union, Incorporated 108 West Mercury Blvd. Hampton 23669 Treasurer - E.C. Francis, Jr. Date Opened - 9/15/53 Assets - \$17,644,899 <i>Service Facilities -</i> 677 N. Battlefield Boulevard(S), Chesapeake, VA 23320 Building T 261 Patch Road, Fort Monroe, VA 23651 988 J. Clyde Morris Boulevard(S), Newport News, VA 23601 5798 Churchland Boulevard(S), Portsmouth, VA 23703 Fairfield Commons Mall(S) 5001 Nine Mile Road, Richmond, VA 23223 Robious Hall Shopping Center(S) 10014 Robious Road, Richmond, VA 23235 2888 Virginia Beach Boulevard(S), Virginia Beach, VA 23452 14040 Central Loop(S), Woodbridge, VA 22193</p>	<p>Hampton Roads Postal Credit Union, Inc. 4013 W. Mercury Boulevard Hampton 23666 Treasurer - Bernard Nichols Date Opened - 3/7/52 Assets - \$5,809,589</p>
<p>Gwaltney Employees Credit Union, Incorporated 938-C South Church Street Smithfield 23431 Treasurer - Beatrice R. Wise Date Opened - 8/10/61 Assets - \$1,800,369</p>	<p>Hercules Covington Employees Credit Union 424 West Prospect Street Covington 24426 Treasurer - Jean P. Catlett Date Opened - 9/4/69 Assets - \$326,145</p>
	<p>Klann Employees Credit Union, Incorporated 301 Fourth Street Waynesboro 22980 Treasurer - Virginia Kennedy Date Opened - 9/2/66 Assets - \$110,813</p>
	<p>Landmark Communications Employees Credit Union, Inc. 150 West Brambleton Avenue Norfolk 23510 Treasurer - Carol Lewis Date Opened - 8/24/53 Assets - \$2,083,684</p>

ALPHABETICAL LISTING BY NAME OF STATE CHARTERED CREDIT UNIONS  
SHOWING ASSETS, TREASURERS AND SERVICE FACILITIES AS OF DECEMBER 31, 1999

<p>Life Line Credit Union, Inc. 5904 Hampstead Avenue Richmond 23226 Treasurer - Anne Hagen Date Opened - 4/11/69 Assets - \$4,961,750</p>	<p>N.C.S.E. Credit Union, Inc. 84 Courthouse Square Lovington 22949 Treasurer - Phyllis M. Drumheller Date Opened - 6/25/70 Assets - \$608,973</p>
<p>Loudoun Credit Union 122-A South Street, S.E. Leesburg 20175 Treasurer - Anna Toth Date Opened - 2/3/78 Assets - \$8,212,237</p>	<p>Nabisco Employees Credit Union 6002 S. Laburum Avenue Richmond 23231 Treasurer - John Thompson Date Opened - 8/26/76 Assets - \$5,186,911</p>
<p>Lynchburg Appalachian Employees Credit Union, Incorporated 4001 Mayflower Drive Lynchburg 24501 Treasurer - Teresa D. Eubank Date Opened - 6/28/54 Assets - \$469,184</p>	<p>Nansemond Credit Union, Incorporated, The 617 East Washington Street Suffolk 23434 Date Opened - 6/20/49 Assets - \$3,321,420</p>
<p>Lynchburg General Credit Union 1901 Tate Springs Road Lynchburg 24501 Treasurer - Tom Lawton Date Opened - 10/21/70 Assets - \$1,047,219</p>	<p>Navy Yard Credit Union, Incorporated, The 5100 George Washington Highway Portsmouth 23702 Treasurer - William E. Reitelbach, Jr. Date Opened - 6/7/29 Assets - \$79,347,672</p>
<p>Lynchburg Postal and Federal Employees' Credit Union, Incorporated 3300 Odd Fellows Road, Room 103 P O Box 10182 Lynchburg 24506 Treasurer - Sandra Williams Date Opened - 5/1/26 Assets - \$3,285,788</p>	<p><i>Service Facilities -</i> 3325 Taylor Road, Chesapeake, VA 23325 677 Battlefield Boulevard(S), Chesapeake, VA 23320 998 J. Clyde Morris Boulevard(S), Newport News, VA 23601 Norfolk Naval Shipyard Bldg 73, Portsmouth, VA 23709 Norfolk Naval Shipyard Bldg M-32, Portsmouth, VA 23709 10014 Robious Road (S), Richmond, VA 23235 5001 Nine Mile Road (S), Richmond, VA 23223 2888 Virginia Beach Boulevard(S), Virginia Beach, VA 23452 14040 Central Loop(S), Woodbridge, VA 22193</p>
<p>Martinsville Du Pont Employees Credit Union, Incorporated 35 Dupont Road P O Box 2158 Martinsville 24113 Treasurer - William E. Murphy Date Opened - 3/23/53 Assets - \$168,918,674</p>	<p>New Horizon Credit Union 9401 Peabody Street Manassas 20110 Treasurer - Charles E. Virtue Date Opened - 1/20/69 Assets - \$22,108,727</p>
<p><i>Service Facility -</i> 41 Wheeler Avenue, Collinsville, VA 24078</p>	<p><i>Service Facility -</i> 15000 Conference Center Drive Suite 1003, Chantilly, VA 22021</p>
<p>Martinsville Postal Credit Union, Incorporated 810 Starling Avenue Martinsville 24415 Treasurer - Judy Alcorn Date Opened - 7/1/49 Assets - \$595,277</p>	

ALPHABETICAL LISTING BY NAME OF STATE CHARTERED CREDIT UNIONS  
SHOWING ASSETS, TREASURERS AND SERVICE FACILITIES AS OF DECEMBER 31, 1999

<p>Newport News Municipal Employees Credit Union, Incorporated 502 Operations Drive Newport News 23602 Treasurer - Ronald W. Jones Date Opened - 12/21/50 Assets - \$28,200,529 <i>Service Facility -</i> 210 25th. Street, Newport News, VA 23607</p>	<p>Norfolk, Va., Postal Credit Union, Incorporated Tidewater General Mail Facility 600 Church Street, Room 246 Norfolk 23501 Treasurer - William Beck Date Opened - 3/9/25 Assets - \$5,573,054 <i>Service Facilities -</i> 677 N. Battlefield Blvd (S), Chesapeake, VA 23320 998 J. Clyde Morris Blvd (S), Newport News, VA 23601 5798 Churchland Blvd (S), Portsmouth, VA 23703 10014 Robious Road (S), Richmond, VA 23235 5001 Nine Mile Road (S), Richmond, VA 23223 2888 Virginia Beach Blvd (S), Virginia Beach, VA 23452</p>
<p>Newport News Shipbuilding Employees' Credit Union, Inc. 3711 Hungtington Avenue Newport News 23607 Treasurer - Suzana E. Beckstoffer Date Opened - 6/2/28 Assets - \$567,780,785 <i>Service Facilities -</i> 677 North Battlefield Blvd. (S), Chesapeake, VA 23320 2300 Cunningham Drive, Hampton, VA 23666 Gateway 2000, 22 Enterprise Parkway Suite 160, Hampton, VA 23666 12401 Warwick Boulevard, Newport News, VA 23606 433 Denbigh Boulevard, Newport News, VA 23608 5001 Hungtington Avenue, Newport News, VA 23607 8000 Marshall Avenue, Newport News, VA 23605 998 J. Clyde Morris Boulevard(S), Newport News, VA 23601 10014 Robious Road(S), Richmond, VA 23235 1290 Smithfield Plaza, Smithfield, VA 23430 2888 Virginia Beach Boulevard(S), Virginia Beach, VA 23452 14040 Central Loop(S), Woodbridge, VA 22193</p>	<p>Old Dominion University Credit Union, Inc. 2701 Hampton Boulevard Norfolk 23517 Treasurer - E. Wayne Edwards Date Opened - 1/16/59 Assets - \$12,396,146</p> <p>P.W.C. Employees Credit Union 2080 Old Bridge Road #101 Woodbridge 22192 Treasurer - Robin Perkins Date Opened - 2/1/71 Assets - \$13,123,374 <i>Service Facility -</i> 8807 Sudley Road, Suite 109, Manassas, VA 22110</p>
<p>Norfolk Southern Employees' Credit Union, Incorporated 1324 N Battlefield Blvd, Suite 3-F Greenbrier Square Chesapeake 23320 Treasurer - Georgia M. Dingle Date Opened - 4/26/28 Assets - \$2,031,383</p>	<p>P.W.H. Employees Credit Union, Inc. 8700 Sudley Road Manassas 22110 Treasurer - Fay Bowers Date Opened - 10/10/69 Assets - \$1,772,797</p> <p>PFD Firefighters Credit Union, Incorporated 3209 Cedar Lane Portsmouth 23703 Treasurer - Timothy Todd Date Opened - 3/24/55 Assets - \$7,136,249</p>

ALPHABETICAL LISTING BY NAME OF STATE CHARTERED CREDIT UNIONS  
SHOWING ASSETS, TREASURERS AND SERVICE FACILITIES AS OF DECEMBER 31, 1999

<p>Petersburg Federal Reformatory Credit Union, Incorporated Federal Correctional Institution Petersburg 23804 Treasurer - Rose C. Williams Date Opened - 8/27/51 Assets - \$1,302,507</p>	<p>Richmond Fire Department Credit Union, Incorporated 900 Hermitage Road Richmond 23220 Treasurer - Russell G. Acors, III Date Opened - 5/15/29 Assets - \$10,441,322</p>
<p>Piedmont Credit Union 306 Poplar Street Danville 24541 Treasurer - Cary Wilkes Date Opened - 5/12/69 Assets - \$12,954,721 <i>Service Facility -</i> 4844 Kings Mountain Road, Collinsville, VA 24078</p>	<p>Richmond Police Department Credit Union, Incorporated 501 N. 9th. Street, Suite 205 Richmond 23219 Treasurer - F. Matthew Sasser Date Opened - 11/15/34 Assets - \$3,684,154</p>
<p>Portsmouth Police Credit Union, Incorporated 801 Crawford Street, 5th Floor Portsmouth 23704 Treasurer - Robert B Clark, Jr. Date Opened - 4/24/57 Assets - \$1,393,213</p>	<p>Richmond Postal Credit Union Incorporated, The 1601 Ownby Lane Richmond 23220 Treasurer - Wayne Boothe Date Opened - 11/23/23 Assets - \$58,581,301 <i>Service Facilities -</i> 29 Franklin Street, Petersburg, VA 23804 1801 Brook Road, Richmond, VA 23260</p>
<p>Portsmouth Post Office Credit Union, Incorporated, The 933 Broad Street Room 123 P.O. Box 7265 Portsmouth 23707 Treasurer - Faye M. Hampton Date Opened - 2/3/49 Assets - \$2,152,459</p>	<p>Riverside Health System Employees' Credit Union, Incorporated 500 J. Clyde Morris Boulevard Newport News 23601 Treasurer - F. Kimball Hahn Date Opened - 9/1/70 Assets - \$4,244,282</p>
<p>Prime Care Credit Union, Incorporated 600 Gresham Drive Norfolk 23507 Treasurer - Terry J. Lambert Date Opened - 3/9/70 Assets - \$6,218,270 <i>Service Facilities -</i> 677 North Battlefield Boulevard(S), Chesapeake, VA 23320 998 J. Clyde Morris Boulevard(S), Newport News, VA 23601 6015 Poplar Hill Drive. Suite 102, Norfolk, VA 23502 10014 Robious Road(S) Robious Hall Shopping Center, Richmond, VA 23234 2888 Virginia Beach Boulevard(S), Virginia Beach, VA 23452</p>	<p>Shenandoah County Credit Union Stonewall Jackson High School Rt 833 P.O. Box 354 Mt Jackson 22842 Treasurer - Deborah Oden Date Opened - 9/1/81 Assets - \$401,492</p>
	<p>Smithfield Packing Employees' Credit Union 501 North Church Street P O Box 369 Smithfield 23430 Treasurer - Odelle Addison Date Opened - 4/27/71 Assets - \$2,235,335</p>

ALPHABETICAL LISTING BY NAME OF STATE CHARTERED CREDIT UNIONS  
SHOWING ASSETS, TREASURERS AND SERVICE FACILITIES AS OF DECEMBER 31, 1999

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<p>Southern States Employees' Credit Union, Incorporated 5516 Falmouth Street, Suite 103 P.O. Box 26234 Richmond 23260 Treasurer - Lee Barnes Date Opened - 5/5/40 Assets - \$24,156,474</p> <p>Spruance Cellophane Credit Union 7119 Jefferson Davis Highway Richmond 23237 Treasurer - Carol Fountain Date Opened - 3/24/53 Assets - \$7,084,657</p> <p>T.M.C. Employees Credit Union, Inc. 1000 Robins Road P.O. Box 10341 Lynchburg 24506 Treasurer - Patsy W. Stilwell Date Opened - 2/15/52 Assets - \$1,028,178</p> <p>Tidewater Telephone Employees Credit Union, Incorporated 5648 Southern Boulevard Virginia Beach 23462 Treasurer - John Eason Date Opened - 7/22/58 Assets - \$25,523,428</p> <p><i>Service Facilities -</i> 677 N. Battlefield Blvd.(S), Chesapeake, VA 23320 1128 Big Bethel Road, Hampton, VA 23666 998 J. Clyde Morris Boulevard(S), Newport News, VA 23601 10014 Robious Road(S) Robious Hall Shopping Center, Richmond, VA 23234 5001 Nine Mile Road (S), Richmond, VA 223223 2888 Virginia Beach Boulevard(S), Virginia Beach, VA 23452 14040 Central Loop(S), Woodbridge, VA 22193</p> <p>Times World Employees Credit Union, Incorporated 201 West Campbell Avenue, S.W. P.O. Box 1951 Roanoke 24011 Treasurer - Nancy Kim Shively Date Opened - 9/18/41 Assets - \$836,392</p>	<p>Trigon Employees' Credit Union, Incorporated 2015 Staples Mill Road Richmond 23230 Treasurer - Jessica Hearn Date Opened - 12/17/58 Assets - \$6,704,683</p> <p><i>Service Facility -</i> 2221 Edward Holland Drive, Richmond, VA 23230</p> <p>U.S.E. Credit Union 1901 Goodyear Boulevard Danville 24541 Treasurer - John Blackwell Date Opened - 4/12/79 Assets - \$4,715,546</p> <p><i>Service Facility -</i> 2323 Riverside Drive, Danville, VA 24540</p> <p>University of Virginia Community Credit Union, Inc. 3300 Berkmar Drive Charlottesville 22901 Treasurer - Tim Gillet Date Opened - 5/19/54 Assets - \$146,537,889</p> <p><i>Service Facilities -</i> 1936 Arlington Boulevard, Charlottesville, VA 22903 222 Lee Street, Charlottesville, VA 22908 908 E. High Street, Charlottesville, VA 22902</p> <p>V.B.H. Employees Credit Union, Incorporated 3300 Rivermont Avenue Lynchburg 24503 Treasurer - Lisa H. Hall Date Opened - 10/14/66 Assets - \$1,371,472</p> <p>Valley Industrial Credit Union 501 W. Broad St. P.O. Box 1784 Waynesboro 22980 Treasurer - Shawn Lough Date Opened - 6/13/77 Assets - \$6,628,487</p>
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ALPHABETICAL LISTING BY NAME OF STATE CHARTERED CREDIT UNIONS  
SHOWING ASSETS, TREASURERS AND SERVICE FACILITIES AS OF DECEMBER 31, 1999

Virginia Credit Union, Inc.  
720 East Broad Street  
Richmond 23225

Treasurer - Dorothy J. Hall  
Date Opened - 12/11/28  
Assets - \$629,493,034

*Service Facilities -*

677 N. Battlefield Blvd.(S),  
Chesapeake, VA 23320  
1301 College Avenue,  
Fredericksburg, VA 22401  
7015 Mechanicsville Turnpike,  
Mechanicsville, VA 23111  
10450 Midlothian Pike,  
Midlothian, VA 23235  
11030 Hull Street Road,  
Midlothian, VA 23112  
998 J. Clyde Morris Boulevard(S),  
Newport News, VA 23320  
101 N. 14th Street (Tower),  
Richmond, VA 23219  
10165 Brook Road,  
Richmond, VA 23227  
1302 B Gaskins Road,  
Richmond, VA 23233  
2300 W Broad Street (DMV),  
Richmond, VA 23220  
4001 Lauderdale Drive,  
Richmond, VA 23233  
5001 Nine Mile Road (S),  
Richmond, VA 23223  
5427 Glenside Drive,  
Richmond, VA 23228  
7500 Boulders View Drive,  
Richmond, VA 23225  
6425 Williamson Road,  
Roanoke, VA 24019  
2888 Virginia Beach Boulevard(S),  
Virginia Beach, VA 23452  
14040 Central Loop(S),  
Woodbridge, VA 22193

Virginia Educators' Credit Union  
12626 Nettles Drive  
Newport News 23606

Treasurer - Diane Y. Smith  
Date Opened - 11/1/54  
Assets - \$40,105,699

*Service Facilities -*

677 North Battlefield Boulevard(S),  
Chesapeake, VA 23320  
Armstrong Slater Building, Room 100  
Hampton University,  
Hampton, VA 23668  
14838 Warwick Boulevard,  
Newport News, VA 23602

50 Shoe Lane, Christopher Newport  
University-Ferguson Hall,  
Newport News, VA 23606

812 Main Street,  
Newport News, VA 23605  
998 J. Clyde Morris Boulevard(S),  
Newport News, VA 23601  
2888 Virginia Beach Blvd.(S),  
Virginia Beach, VA 23452  
14040 Central Loop(S),  
Woodbridge, VA 22193

Virginia Gas, Credit Union, Incorporated  
107 South Coalter Street  
Staunton 24401

Treasurer - E.K. Whitesell  
Date Opened - 5/29/56  
Assets - \$3,437,750

Virginia League Central Credit Union, Incorporated  
6320 Logans Lane  
P O Box 11469

Lynchburg 24506

Treasurer - Richard Pillow  
Date Opened - 10/26/39  
Assets - \$26,409,312

*Service Facilities -*

677 N. Battlefield Boulevard (S),  
Chesapeake, VA 23320  
998 J. Clyde Morris Boulevard (S),  
Newport News, VA 23601  
5798 Churchland Boulevard (S),  
Portsmouth, VA 23703  
10014 Robious Road (S)  
Robious Hall Shopping Center,  
Richmond, VA 23234  
5001 Nine Mile Road (S),  
Richmond, VA 23223  
2888 Virginia Beach Boulevard (S),  
Virginia Beach, VA 23452  
14040 Central Loop (S),  
Woodbridge, VA

Virginia Power/North Carolina Power Credit Union  
One James River Plaza Lobby Level

P.O. Box 26646  
Richmond 23261

Treasurer - Billy R. Cathey  
Date Opened - 10/5/40  
Assets - \$66,138,903

*Service Facilities -*

677 North Battlefield Blvd (S),  
Chesapeake, VA 23320  
5000 Dominion Boulevard,  
Glen Allen, VA 23060  
998 J. Clyde Morris Blvd (S),  
Newport News, VA 23601

ALPHABETICAL LISTING BY NAME OF STATE CHARTERED CREDIT UNIONS  
SHOWING ASSETS, TREASURERS AND SERVICE FACILITIES AS OF DECEMBER 31, 1999

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Virginia Power/North Carolina Power Credit Union (Continued)	WECCU Credit Union
<i>Service Facilities -</i>	347 North Court Street
5798 Churchland Blvd (S),	Covington 24426
Portsmouth, VA 23703	Treasurer - Howard J. Poague
10014 Robious Road (S),	Date Opened - 7/17/53
Richmond, VA 23235	Assets - \$32,419,565
2400 Grayland Avenue,	Waynesboro Dupont Employees Credit Union
Richmond, VA 23220	140 Lucy Lane
5001 Nine Mile Road (S),	P. O. Box 1365
Richmond, VA 23223	Waynesboro 22980
2888 Virginia Beach Blvd (S),	Treasurer - Robert L. Arbaugh
Virginia Beach, VA 23452	Date Opened - 7/1/59
14040 Central Loop (S),	Assets - \$274,639,943
Woodbridge, VA 22193	<i>Service Facilities -</i>
Virginia United Methodist Conference Credit Union, Inc.	2813 North Augusta St.,
4016 West Broad Street	Staunton, VA 24401
Richmond 23230	200 Greenville Road,
Treasurer - Kathryn F. Talley	Stuarts Draft, VA 24477
Date Opened - 3/27/52	200 East Broad Street,
Assets - \$12,534,513	Waynesboro, VA 22980
W. P. S. E. Credit Union, Inc.	2200 W. Main Street,
301 Pine Avenue	Waynesboro, VA 22980
Waynesboro 22980	Dupont Plant, 400 Dupont Blvd.,
Treasurer - Gregory Ciszek	Waynesboro, VA 22980
Date Opened - 10/17/58	
Assets - \$1,971,368	

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(S) Shared Service Facilities

**BRANCHES OF OUT-OF-STATE CREDIT UNIONS**

**DULLES**

United Airlines Freight Terminal Door #130  
Dulles International Airport  
Branch of United Air Lines Employees Credit Union, Chicago, Illinois

**RESTON**

12490 Sunrise Valley Drive, Suite 1350  
Branch of Corporate America Family Credit Union, Elgin, Illinois

**VERONA**

McQuay International, State Route 612, Verona  
Branch of Members First Credit Union, Plymouth, Minnesota

**WILLIAMSBURG**

243 McLaws Circle, Suite 100, Williamsburg  
Branch of Anheuser-Busch Employee's Credit Union, St. Louis, Missouri

ALPHABETICAL LISTING BY NAME OF STATE CHARTERED CREDIT UNIONS  
SHOWING ASSETS, TREASURERS AND SERVICE FACILITIES AS OF DECEMBER 31, 1999

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